1990
College and University

EMPLOYEE RETIREMENT AND INSURANCE BENEFITS COST SURVEY

TIAA CREF

COLLEGE AND UNIVERSITY EMPLOYEE RETIREMENT AND INSURANCE BENEFITS COST SURVEY

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INTRODUCTION

This is the seventh report in the biennial survey series instituted by TIAA-CREF in 1977 to provide standardized comparative information on expenditures by colleges and universities for employee retirement and insurance benefits. With this information, institutions may assess their retirement and insurance plan costs in relation to those of other institutions that are similar in type (based on the 1987 Carnegie Classification of Higher Education), geographic region, or size. The data in this report, collected in 1990, reflect information supplied for either fiscal or calendar year 1989. Individual institutions can locate themselves on the 1989 scale of expenditures by following the procedures described in "Notes on the Survey."

The survey report offers two principal measurements of retirement and insurance expenditures for each included benefit category: (1) expenditures as a percentage of total gross payroll and (2) expenditures as dollars per employee per year. Gross payroll is used as the common base for determination of expenditure percentages because it is a readily available figure that is widely used in surveys of benefit costs and is easily definable among employers. The alternative of limiting the payroll data base to payroll of just those employees participating in the benefit plans would make general comparisons among institutions more difficult. And, not incidentally, it would be difficult or impossible for most institutions to supply payroll data separately for various subgroups of employees.

Because expenditures are reported as percentages of an institution's total gross payroll, the figures in the tables should not be interpreted as the average employer cost of a benefit plan on a per-participant basis. Similarly, expenditures as dollars per employee per year are based on an institution's total number of employees, including the full-time equivalent of part-time employees. This fact must be kept in mind in comparing expenditure levels among institutions, some of which limit plan participation to a specific class (or classes) of employees.

No other survey in the field of higher education provides comparable benefits cost data. The 1990 survey reports only employee retirement and insurance benefits costs, including legally mandated expenditures (social security, etc.). Payments for time not worked are not included in the survey in order to focus on the basic pension and group insurance plans and because of the difficulty in collecting standardized data for this benefit category. Also, in order to focus on retirement and insurance benefits, the survey does not include the cost of education expenditures for employees and dependents. This item, not directly related to retirement and insurance, varies widely among institutions in its reporting, often depending on how they treat tuition remission and waivers (which do not reflect actual cash expenditures). In limiting the survey to retirement and insurance benefits, the report is comparable to surveys among business and industrial firms, such as the William M. Mercer, Incorporated's *Cost of Basic Employee Benefits*, that concentrate on the basic pension and group insurance plans.

This report would not be possible without the cooperation of the 634 institutions that provided the detailed figures requested. Their assistance was essential and is greatly appreciated. Thanks are also owed to many colleagues at TIAA-CREF who have given valuable support in the completion of this project, especially to Robert Fallar, who managed the technical elements of the survey and assisted in preparation of the final report.

CHRISTINA PROSCIA
Employee Retirement and Insurance Benefits Cost Survey
October 1990

SUMMARY OF FINDINGS

1. For the 634 institutions participating in TIAA-CREF's survey of retirement and insurance benefits costs, the weighted average employer expenditure for retirement and insurance benefits was 21.1 percent of payroll or $6,206 per employee per year.[1] The median retirement and insurance expenditure among the responding institutions was 19.1 percent of payroll, that is, half of the institutions reported benefit expenditures exceeding 19.1 percent of payroll, or $4,635 per employee per year. The unweighted average retirement and insurance expenditure was 19.6 percent of payroll or $4,947 per employee per year. (In the following discussion, the weighted average is given unless otherwise specified.[2])

2. As a percent of payroll, total employer retirement and insurance expenditures reported by the 634 institutions ranged from under 6 percent to 32 percent or more. Over three-quarters of the institutions fell within the narrower range of 14.0 to 23.9 percent of payroll. As dollars per employee per year, benefit expenditures ranged from under $1,250 to over $7,500, with about 60 percent of the institutions reporting a dollar amount between $3,000 and $5,749 per employee.

3. By type of institution, public comprehensive universities and colleges II reported highest average expenditures for retirement and insurance benefits — 24.5 percent of payroll. The remaining institutions by type reported average expenditures ranging between 17.3 and 22.9 percent.

4. By region, average retirement and insurance expenditures ranged between 18.1 percent of payroll in the Southwest and 22.7 percent in the Mid-Atlantic. Median expenditures for all institutions within a region were: New England — 19.5 percent, Mid-Atlantic — 20.1 percent, South — 18.3 percent, Midwest — 18.8 percent, Southwest — 19.2 percent, and West — 20.1 percent.

5. By size of institution (based on student enrollment), small institutions reported average retirement and insurance expenditures of 19.3 percent of payroll, medium institutions — 19.8 percent, and large institutions — 21.4 percent. Median expenditure as a percent of payroll was 18.1 percent for small, 18.9 percent for medium, and 20.4 percent for large institutions.

6. All but nine of the 634 respondents reported employer expenditures for one or more types of pension plans. For all institutions with pension expenditures, payments to public retirement systems averaged 5.2 percent of payroll; payments to insured pension plans averaged 4.7 percent of payroll.

7. For life insurance plans, 94 percent of respondents reported an expenditure; 100 percent of respondents reported health insurance expenditures. Average payments were 0.3 percent of payroll for life insurance, 6.1 percent for health insurance, and 4.9 percent for life and health insurance combined for institutions unable to report the figures separately.

8. Deductions from employees' pay for employee benefits averaged 10.5 percent of payroll, composed mainly of social security taxes (5.9 percent of payroll), required pension contributions (3.3 percent), and health care (1.5 percent).

[1] Includes legally mandated expenditures, pension plan, life and health insurance, travel accident and long-term disability income insurance expenditures; excludes payments for benefits outside the pension and insurance area such as payments for time not worked and cash payments for tuition grants.

[2] See "Notes on the Survey" for a description of methods used in calculating averages.

To serve your information needs better, TIAA-CREF is now able to provide retirement and insurance benefits cost figures for selected groups of responding institutions. If there is a specific group with which you would like to compare your institution's retirement and insurance expenditures, please write to us with your request and a list of the institutions in the desired grouping. To maintain TIAA-CREF's guarantee of anonymity, you must include at least ten institutions in your request.

DISTRIBUTION OF EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES

TIAA-CREF's survey collected data on retirement and insurance expenditures for fiscal or calendar year 1989. For the 634 colleges and universities responding, the distribution of retirement and insurance expenditures for individual institutions ranged from under 6 percent to more than 32 percent, and from under $1,250 to over $7,500 per employee per year (Table 1). The largest number of public institutions reported total retirement and insurance expenditures in the 22.0 to 23.9 percent range; for private institutions the largest number of institutions were in the 18.0 to 19.9 percent range. The general range of institutions' total retirement and insurance expenditures differed for public and private institutions. For example, 60 percent of public institutions reported retirement and insurance expenditures of 20 percent of payroll or more while only 36 percent of

TABLE 1

Distribution of Total Employer Retirement and Insurance Expenditures as Percent of Payroll and as Dollars per Employee per Year

TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL:	PUBLIC INSTITUTIONS NUMBER	PUBLIC INSTITUTIONS PERCENT	PRIVATE INSTITUTIONS NUMBER	PRIVATE INSTITUTIONS PERCENT	TOTAL INSTITUTIONS NUMBER	TOTAL INSTITUTIONS PERCENT
UNDER 6.0%	2	1.2	-	-	2	.3
6.0 TO 7.9	-	-	1	.2	1	.2
8.0 TO 9.9	-	-	2	.4	2	.3
10.0 TO 11.9	2	1.2	10	2.1	12	1.9
12.0 TO 13.9	4	2.5	24	5.1	28	4.4
14.0 TO 15.9	12	7.5	76	16.1	88	13.9
16.0 TO 17.9	19	11.8	93	19.7	112	17.7
18.0 TO 19.9	26	16.1	96	20.3	122	19.2
20.0 TO 21.9	26	16.1	76	16.1	102	16.1
22.0 TO 23.9	30	18.6	47	9.9	77	12.1
24.0 TO 25.9	16	9.9	24	5.1	40	6.3
26.0 TO 27.9	10	6.2	13	2.7	23	3.6
28.0 TO 29.9	6	3.7	3	.6	9	1.4
30.0 TO 31.9	3	1.9	1	.2	4	.6
32.0 OR MORE	5	3.1	7	1.5	12	1.9
TOTAL	161	100.0	473	100.0	634	100.0

TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS DOLLARS PER EMPLOYEE:	PUBLIC INSTITUTIONS NUMBER	PUBLIC INSTITUTIONS PERCENT	PRIVATE INSTITUTIONS NUMBER	PRIVATE INSTITUTIONS PERCENT	TOTAL INSTITUTIONS NUMBER	TOTAL INSTITUTIONS PERCENT
UNDER $1250	2	1.2	2	.4	4	.6
1250 TO 1499	-	-	1	.2	1	.2
1500 TO 1749	-	-	3	.6	3	.5
1750 TO 1999	-	-	5	1.1	5	.8
2000 TO 2249	-	-	12	2.5	12	1.9
2250 TO 2499	-	-	17	3.6	17	2.7
2500 TO 2749	3	1.9	17	3.6	20	3.2
2750 TO 2999	3	1.9	20	4.2	23	3.6
3000 TO 3249	1	.6	28	5.9	29	4.6
3250 TO 3499	5	3.1	25	5.3	30	4.7
3500 TO 3749	7	4.3	32	6.8	39	6.2
3750 TO 3999	7	4.3	28	5.9	35	5.5
4000 TO 4249	7	4.3	25	5.3	32	5.0
4250 TO 4499	11	6.8	38	8.0	49	7.7
4500 TO 4749	8	5.0	29	6.1	37	5.8
4750 TO 4999	8	5.0	36	7.6	44	6.9
5000 TO 5249	9	5.6	26	5.5	35	5.5
5250 TO 5499	9	5.6	23	4.9	32	5.0
5500 TO 5749	8	5.0	19	4.0	27	4.3
5750 TO 5999	6	3.7	15	3.2	21	3.3
6000 TO 6249	4	2.5	6	1.3	10	1.6
6250 TO 6499	6	3.7	11	2.3	17	2.7
6500 TO 6749	7	4.3	8	1.7	15	2.4
6750 TO 6999	7	4.3	9	1.9	16	2.5
7000 TO 7249	4	2.5	2	.4	6	.9
7250 TO 7499	5	3.1	7	1.5	12	1.9
7500 OR MORE	34	21.1	29	6.1	63	9.9
TOTAL	161	100.0	473	100.0	634	100.0

private institutions had totals of 20 percent or more. Chart 1 gives the distribution curves for public and private institutions' retirement and insurance expenditures.

As dollars per employee per year (full-time employees plus full-time equivalent of part-time employees), the largest number of public institutions, 34 or 21 percent, reported total benefit expenditures in the $7,500 and over range. The largest number of private institutions, 38 or 8 percent, reported expenditures in the $4,250 to $4,499 range. Looking at institutions' expenditures by $1,000 increments, 12 percent of public and 24 percent of private institutions spent between $3,000 and $3,999 per employee; 21 percent of public and 27 percent of private spent $4,000-$4,999; 20 percent of public and 18 percent of private spent $5,000-$5,999; 15 percent of public and 7 percent of private spent $6,000-$6,999; and 27 percent of public and 8 percent of private spent $7,000 and over.

Table 2 displays a breakdown of employer retirement and insurance expenditures at five successive levels. Ten percent of responding institutions spent more than 25.1 percent of payroll or more than $7,511 per employee per year for benefits; comparable figures from the 1987 cost survey were 23.1 percent of payroll or $5,949 per employee per year. In the current survey, 50 percent of institutions spent more than 19.1 percent of payroll or more than $4,635 per employee per year (17.9 percent of payroll or more than $3,805 per employee per year in 1987); and 90 percent of institutions spent more than 14.7 percent of payroll or more than $2,762 per employee per year (13.1 percent of payroll or more than $2,403 per employee per year in 1987).

TABLE 2

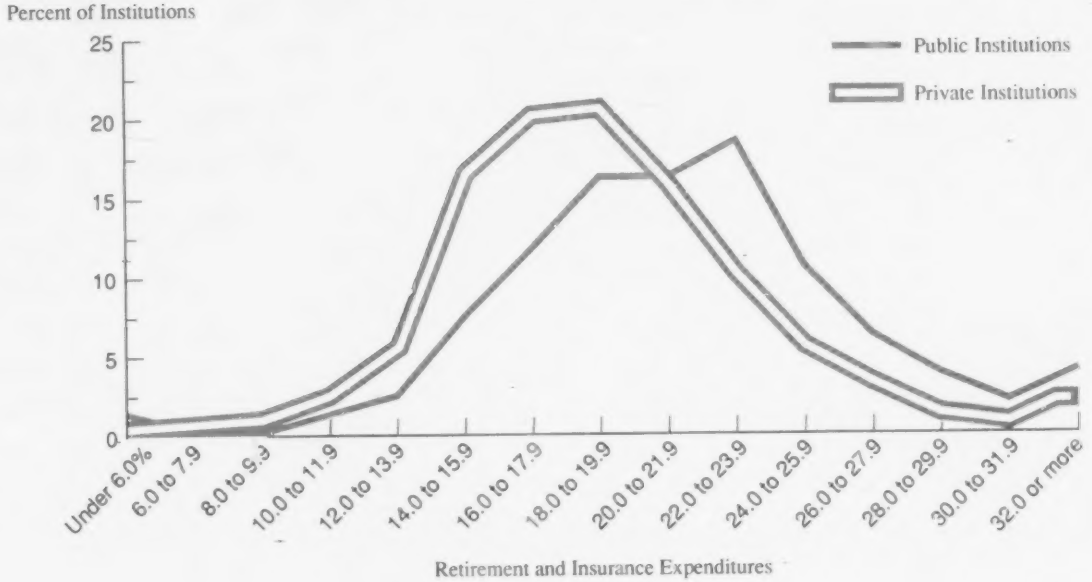
Five Levels of Employer Retirement and Insurance Expenditures

	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
10% OF INSTITUTIONS PAID MORE THAN	25.1	7511
25% PAID MORE THAN	22.1	5761
50% PAID MORE THAN	19.1	4635
75% PAID MORE THAN	16.4	3588
90% PAID MORE THAN	14.7	2762
UNWEIGHTED AVERAGE (a)	19.6	4947

(a) UNWEIGHTED AVERAGE: PERCENT OR DOLLAR FIGURE CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

CHART 1

Distribution of Total Employer Retirement and Insurance Expenditures as Percent of Payroll for Public and Private Institutions



TYPES OF EXPENDITURES

Table 3 gives the number and percent of total institutions reporting each type of retirement and insurance benefit expenditure in our survey, as well as the average expenditure as percent of payroll and as dollars per employee per year for each benefit. Expenditures are shown under weighted and unweighted methods of calculating averages. The weighted average expenditure for all retirement and insurance benefits combined was 21.1 percent of payroll or $6,206 per employee per year. The unweighted average expenditure for retirement and insurance benefits was 19.6 percent of payroll or $4,947 per employee per year.

The weighted average is calculated from the total benefit expenditures of all reporting institutions for a given category divided by the total gross payroll or total number of employees for those institutions. The weighted average takes into account size of payroll or number of employees and thus incorporates a measure of educational expenditures commensurate with institutional size. The unweighted average reflects the percent of payroll or dollar figure calculated individually for each institution, summed and divided by the number of reporting institutions. The unweighted average gives equal weight to each institution's response regardless of the size of its payroll or the number of its employees.

Throughout this report, except where specifically indicated, the average benefit expenditures given are those calculated by the weighted average method.

Legally Mandated Expenditures. Employer expenditures for legally mandated programs averaged 6.6 percent of payroll or $1,939 per employee per year for fiscal or calendar 1989. The major item in this category is the employer's share of social security (FICA) taxes, which averaged 5.9 percent of payroll or $1,727 per employee in the 629 institutions reporting such payment. (For 1989, social security taxes were payable at the rate of 7.51 percent of covered wages up to the maximum wage of $48,000.) Unemployment compensation costs (federal and state taxes, direct reimbursement) averaged 0.1 percent of payroll, and workers' compensation programs averaged 0.7 percent.

Pension Plan Expenditures. Employer expenditures for pension plans—public retirement systems, insured and noninsured plans, and unfunded payments—averaged 8.0 percent of payroll or $2,356 per employee among the 625 institutions reporting payments to one or more types of plans.

Employer payments to public retirement systems averaged 5.2 percent of payroll, or $1,588 per employee. These payments include an employer's own contributions to a public retirement system and any state or local government contributions that are also made on behalf of the employer's staff for both current and prior service liabilities. Employer expenditures by both public and private institutions for insured pension plans, including TIAA-CREF plans, averaged 4.7 percent of payroll, or $1,318 per employee. Public retirement systems generally cover all employees, while private institutions often limit eligibility under the retirement plan. This means lower tabulated expenditures, as a percent of total payroll and as dollars per employee (both full-time employees and full-time equivalents), for institutions whose pension plan expenditures are made only on behalf of limited groups of employees, eligible for and participating in a pension plan.

Other Benefit Plan Expenditures. Employer expenditures for other benefit plans — life insurance, health insurance, travel accident insurance and long-term disability — averaged 6.5 percent of payroll or $1,917 per employee. Including institutions unable to separate their life and health insurance payments, 94 percent of respondents reported an expenditure for life insurance and 100 percent reported health insurance expenditures. For institutions reporting group life insurance and health insurance separately, payments averaged 0.3 percent of payroll or $94 per employee per year for life insurance, and 6.1 percent of payroll or $1,793 per employee for health insurance. Institutions combining life and health care reported expenditures averaging 4.9 percent of payroll or $1,421 per employee. Health insurance expenditures can include one or more of the following: basic hospital-surgical-medical plans, self-insured plans, major medical insurance, dental and vision care, routine physical exams and payments to Health Maintenance Organizations.*

Long-term disability income insurance expenditures, reported by 479 institutions, average 0.3 percent of payroll or $95 per employee. The reported average cost of travel accident insurance, less than 0.1 percent of payroll, was low compared with the cost of the benefit per covered employee, since coverage usually applies to a relatively small proportion of total employees.

*Of the 632 institutions indicating payments for health care plans, 168 institutions noted that their health coverage may include a dental care plan, 70 institutions—vision care coverage, and 114 institutions—routine physical exams.

TABLE 3

Average Employer Retirement and Insurance Expenditures as Percent of Payroll and as Dollars per Employee per Year by Type of Benefit

TYPE OF BENEFIT	INSTITUTIONS		AVERAGE EXPENDITURE AS PERCENT OF PAYROLL		AVERAGE EXPENDITURE AS DOLLARS PER EMPLOYEE PER YEAR	
	NUMBER	PERCENT	(a) WEIGHTED	(b) UNWEIGHTED	(a) WEIGHTED	(b) UNWEIGHTED
LEGALLY MANDATED EXPENDITURES	633	99.8	6.6	7.7	1939	1916
SOCIAL SECURITY	629	99.2	5.9	6.7	1727	1685
UNEMPLOYMENT COMPENSATION	538	84.9	.1	.3	40	72
WORKERS' COMPENSATION	582	91.8	.7	.8	194	196
PENSION PLAN EXPENDITURES	625	98.6	8.0	8.0	2356	1555
PUBLIC RETIREMENT SYSTEMS	142	22.4	5.2	5.7	1588	1597
INSURED PENSION PLANS	566	89.3	4.7	4.9	1318	1241
NONINSURED PENSION PLANS	75	11.8	3.5	1.7	1120	446
UNFUNDED PENSION PAYMENTS	37	5.8	.7	.9	225	252
OTHER BENEFIT PLAN EXPENDITURES	632	99.7	6.5	6.0	1917	1506
LIFE INSURANCE	507	80.0	.3	.4	94	111
HEALTH CARE	545	86.0	6.1	5.4	1793	1351
LIFE AND HEALTH CARE COMBINED (c)	91	14.4	4.9	5.8	1421	1358
TRAVEL ACCIDENT INSURANCE	137	21.6	•	•	3	9
LONG-TERM DISABILITY INCOME	479	75.6	.3	.3	95	71
ALL BENEFITS COMBINED	634	100.0	21.1	19.8	6206	4947

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES

(b) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL OR DOLLAR FIGURE CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

(c) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY

• LESS THAN 0.1 PERCENT

RETIREMENT AND INSURANCE EXPENDITURES BY INSTITUTIONAL CATEGORY

Tables 4, 5, and 6 display employer retirement and insurance expenditures by institutional category and by control—public and private. Institutional categories are based on the 1987 Carnegie Classification of Higher Education prepared by the Carnegie Foundation for the Advancement of Teaching. Categories include: research universities I and II, doctorate-granting universities I and II, comprehensive universities and colleges I and II, liberal arts colleges I and II, and professional schools. Institutions are categorized on the basis of the level of degrees they award, the fields in which the degrees are conferred, and, in some categories, enrollment, federal research support, and selectivity of admissions criteria. (See page 45 for a description of the categories and the criteria for inclusion in each.)

Table 4 displays the range of retirement and insurance expenditures, the unweighted average expenditures, and median expenditures for each category. The table locates institutions (by category) on a scale from under 6.0 percent to 32.0 percent or more depending on each institution's reported total retirement and insurance expenditures as a percent of payroll. For example, doctorate-granting universities I (public and private combined) reported total retirement and insurance expenditures ranging between 12.0 percent and 25.9 percent; about a third of these institutions reported expenditures between 18.0 and 21.9 percent and 44 percent between 14.0 and 17.9 percent. For liberal arts colleges I, the overall range of total expenditures for retirement and insurance benefits was between 14.0 percent and 32.0 percent or more, with nearly a quarter of the institutions reporting expenditures of 20.0 to 21.9 percent and another 20 percent reporting expenditures of 18.0 to 19.9 percent.

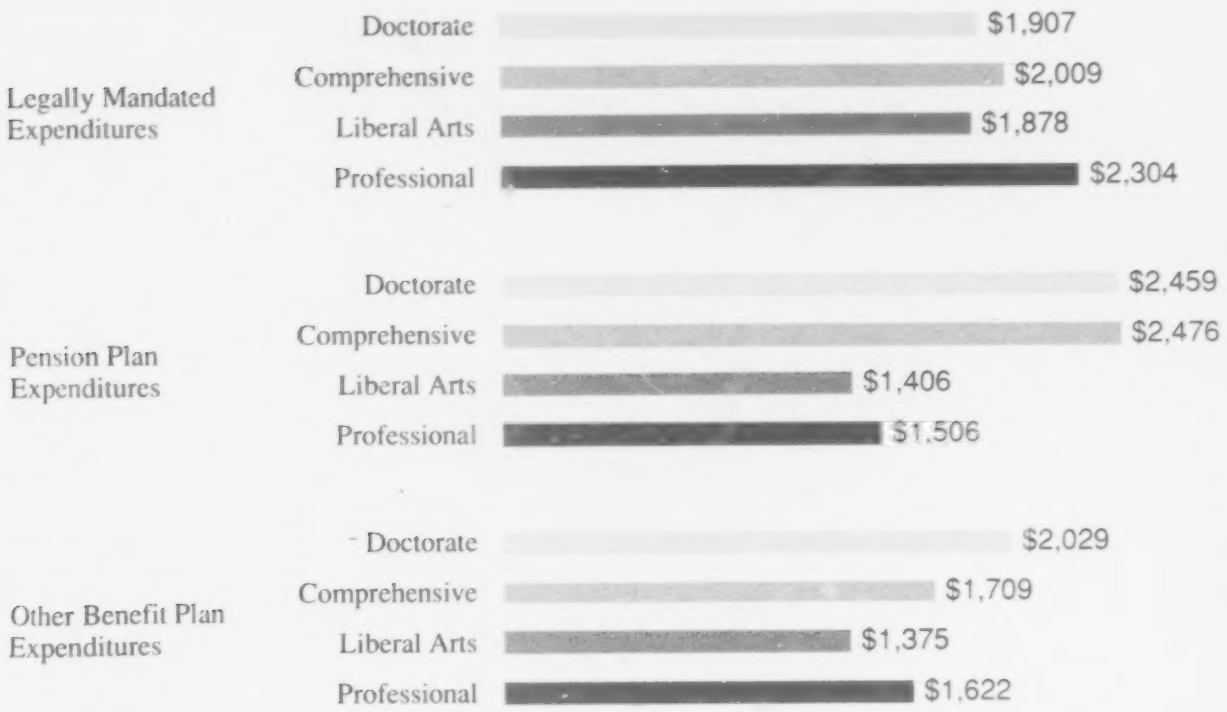
Table 5 displays weighted average employer retirement and insurance expenditures by type of benefit for the nine institutional categories. The "All Benefits Combined" row at the bottom of the table provides a comparison across institutions by category. Looking at public and private institutions combined, comprehensive universities and colleges I reported the highest average expenditures for retirement and insurance benefits (22.1 percent) and liberal arts colleges II reported the lowest average expenditures (18.7 percent). Generally, the largest variation in reported benefit expenditures was between public and private pension plan expenditures, with the publics exceeding the privates. This difference is partly attributable to the public plans' inclusion of nearly all employees while the private plans may limit participation to specified classes of employees.

Tables 4 and 5 provide a comparison of unweighted average and median expenditures (Table 4) with weighted averages (Table 5) for all retirement and insurance benefits combined. The unweighted averages give equal weight to each institution's response regardless of the size of its payroll or the number of its employees. The weighted averages take into account size of payroll or number of employees and thus incorporate a measure of educational expenditures commensurate with institutional size. In past surveys, the weighted averages have generally exceeded unweighted averages, a reflection of the fact that previous reports presented only three institutional categories (as opposed to nine in the current survey) with a necessarily greater diversity of institutional size within each category. Because the Carnegie Classifications are more narrowly focused and in some cases incorporate an element of size within the category, there is generally less difference between the two methods of calculation in the current survey report.

Table 6 gives a breakdown of employer retirement and insurance expenditures as dollars per employee per year for institutional categories. For all benefits combined, highest expenditures per employee were reported by public research universities I ($6,966) and lowest by private liberal arts colleges II ($3,750). The distribution of dollar expenditures per employee per year varies somewhat from expenditures as a percentage of payroll. Such variations may reflect different relative payroll levels among the institutional categories as well as the fact that amounts reported for each benefit category are not expenditures per plan participant but for all institutional employees, including the full-time equivalent of part-time employees, many of whom may not be eligible for some of the programs. Chart 2 illustrates by institutional category the dollars per employee per year reported for legally mandated expenditures, pension plan expenditures, and other benefit plan expenditures.

CHART 2

Average Employer Expenditures as Dollars per Employee per Year for Legally Mandated, Pension Plan, and Other Benefit Plan Expenditures by Institutional Category



Doctorate—Includes Research Universities and Doctorate-Granting Universities

TABLE 4

Distribution of Total Employer Retirement and Insurance Expenditures: Number of Employers and Percent of Total Reporting by Institutional Category

TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL	ALL INSTITUTIONS	INSTITUTIONAL CATEGORY (a)											
		RESEARCH UNIVERSITIES I			RESEARCH UNIVERSITIES II			DOCTORATE-GRANTING UNIVERSITIES I			DOCTORATE-GRANTING UNIVERSITIES II		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
UNDER 6.0%	.3 (2)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
6.0 TO 7.9	.2 (1)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
8.0 TO 9.9	.3 (2)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
10.0 TO 11.9	1.9 (12)	- -	- -	- -	5.9 (1)	7.1 (1)	- -	- -	- -	- -	- -	- -	- -
12.0 TO 13.9	4.4 (28)	2.7 (1)	4.0 (1)	- -	- -	- -	- -	5.6 (1)	- -	11.1 (1)	- -	- -	- -
14.0 TO 15.9	13.9 (88)	10.8 (4)	12.0 (3)	8.3 (1)	- -	- -	- -	22.2 (4)	11.1 (1)	33.3 (3)	17.7 (3)	27.3 (3)	- -
16.0 TO 17.9	17.7 (112)	18.9 (7)	16.0 (4)	25.0 (3)	17.7 (3)	7.1 (1)	66.7 (2)	22.2 (4)	22.2 (2)	22.2 (2)	11.8 (2)	- -	33.3 (2)
18.0 TO 19.9	19.2 (122)	10.8 (4)	8.0 (2)	16.7 (2)	29.4 (5)	35.7 (5)	- -	27.8 (5)	22.2 (2)	33.3 (3)	17.7 (3)	9.1 (1)	33.3 (2)
20.0 TO 21.9	16.1 (102)	16.2 (6)	16.0 (4)	16.7 (2)	17.7 (3)	14.3 (2)	33.3 (1)	5.6 (1)	11.1 (1)	- -	17.7 (3)	27.3 (3)	- -
22.0 TO 23.9	12.1 (77)	29.7 (11)	28.0 (7)	33.3 (4)	17.7 (3)	21.4 (3)	- -	11.1 (2)	22.2 (2)	- -	17.7 (3)	9.1 (1)	33.3 (2)
24.0 TO 25.9	6.3 (40)	2.7 (1)	4.0 (1)	- -	- -	- -	- -	5.6 (1)	11.1 (1)	- -	11.8 (2)	18.2 (2)	- -
26.0 TO 27.9	3.6 (23)	- -	- -	- -	11.8 (2)	14.3 (2)	- -	- -	- -	- -	5.9 (1)	9.1 (1)	- -
28.0 TO 29.9	1.4 (9)	2.7 (1)	4.0 (1)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
30.0 TO 31.9	.6 (4)	2.7 (1)	4.0 (1)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
32.0 OR MORE	1.9 (12)	2.7 (1)	4.0 (1)	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
TOTAL INSTITUTIONS	100.0 (634)	100.0 (37)	100.0 (25)	100.0 (12)	100.0 (17)	100.0 (14)	100.0 (3)	100.0 (18)	100.0 (9)	100.0 (9)	100.0 (17)	100.0 (11)	100.0 (6)
UNWEIGHTED AVERAGE (b) MEDIAN	19.6 19.1	20.5 21.2	20.9 21.2	19.8 20.9	20.3 19.7	20.7 20.0	18.5 17.9	18.2 17.8	19.6 19.0	16.8 16.6	20.1 20.0	20.4 20.4	19.4 18.5

(a) BASED ON 1987 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION. SEE P.45 FOR A DESCRIPTION OF CATEGORIES
(b) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

TABLE 4 CONT.

INSTITUTIONAL CATEGORY (a)

COMPREHENSIVE UNIVERSITIES AND COLLEGES I			COMPREHENSIVE UNIVERSITIES AND COLLEGES II			LIBERAL ARTS COLLEGES I			LIBERAL ARTS COLLEGES II			PROFESSIONAL SCHOOLS		
TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
.7 (1)	1.3 (1)	-	-	-	-	-	-	-	.6 (1)	14.3 (1)	-	-	-	-
- -	- -	- -	-	-	-	-	-	-	.6 (1)	- -	.6 (1)	-	-	-
- -	- -	- -	1.4 (1)	- -	1.6 (1)	- -	- -	- -	- -	- -	- -	1.6 (1)	- -	1.6 (1)
.7 (1)	1.3 (1)	-	4.2 (3)	-	4.8 (3)	-	-	-	2.8 (5)	-	2.9 (5)	2.9 (2)	-	3.3 (2)
4.3 (6)	3.9 (3)	4.7 (3)	2.8 (2)	-	3.2 (2)	-	-	-	8.8 (16)	-	9.2 (16)	2.9 (2)	-	3.3 (2)
6.4 (9)	3.9 (3)	9.4 (6)	15.3 (11)	-	17.7 (11)	12.2 (10)	-	12.2 (10)	18.8 (34)	14.3 (1)	19.0 (33)	18.8 (13)	12.5 (1)	19.7 (12)
14.9 (21)	10.4 (8)	20.3 (13)	22.2 (16)	20.0 (2)	22.6 (14)	17.1 (14)	-	17.1 (14)	18.8 (34)	-	19.5 (34)	15.9 (11)	25.0 (2)	14.8 (9)
22.0 (31)	16.9 (13)	28.1 (18)	18.1 (13)	20.0 (2)	17.7 (11)	19.5 (16)	-	19.5 (16)	17.1 (31)	-	17.8 (31)	20.3 (14)	12.5 (1)	21.3 (13)
16.3 (23)	15.6 (12)	17.2 (11)	16.7 (12)	20.0 (2)	16.1 (10)	23.2 (19)	-	23.2 (19)	13.3 (24)	14.3 (1)	13.2 (23)	15.9 (11)	12.5 (1)	16.4 (10)
16.3 (23)	19.5 (15)	12.5 (8)	5.6 (4)	-	6.5 (4)	12.2 (10)	-	12.2 (10)	8.3 (15)	14.3 (1)	8.1 (14)	8.7 (6)	12.5 (1)	8.2 (5)
6.4 (9)	9.1 (7)	3.1 (2)	6.9 (5)	20.0 (2)	4.8 (3)	7.3 (6)	-	7.3 (6)	6.6 (12)	28.6 (2)	5.8 (10)	5.8 (4)	12.5 (1)	4.9 (3)
5.0 (7)	6.5 (5)	3.1 (2)	2.8 (2)	10.0 (1)	1.6 (1)	6.1 (5)	-	6.1 (5)	1.7 (3)	14.3 (1)	1.2 (2)	4.3 (3)	-	4.9 (3)
3.6 (5)	6.5 (5)	- -	1.4 (1)	- -	1.6 (1)	1.2 (1)	-	1.2 (1)	.6 (1)	- -	.6 (1)	- -	- -	- -
1.4 (2)	2.6 (2)	- -	-	-	-	-	-	-	.6 (1)	- -	.6 (1)	-	-	-
2.1 (3)	2.6 (2)	1.6 (1)	2.8 (2)	10.0 (1)	1.6 (1)	1.2 (1)	-	1.2 (1)	1.7 (3)	- -	1.7 (3)	2.9 (2)	12.5 (1)	1.6 (1)
100.0 (141)	100.0 (77)	100.0 (64)	100.0 (72)	100.0 (10)	100.0 (62)	100.0 (82)	-	100.0 (82)	100.0 (181)	100.0 (7)	100.0 (174)	100.0 (69)	100.0 (8)	100.0 (61)
21.0 20.4	22.1 21.5	19.6 19.4	19.1 18.3	22.7 21.6	18.5 17.8	20.3 20.1	-	20.3 20.1	18.5 18.0	19.6 23.9	18.5 17.7	19.3 18.5	21.1 19.8	19.1 18.4

TABLE 5

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Institutional Category

TYPE OF BENEFIT	ALL INSTITUTIONS	INSTITUTIONAL CATEGORY (b)											
		RESEARCH UNIVERSITIES I			RESEARCH UNIVERSITIES II			DOCTORATE-GRANTING UNIVERSITIES I			DOCTORATE-GRANTING UNIVERSITIES II		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LEGALLY MANDATED EXPENDITURES	6.6 (633)	6.3 (37)	6.1 (25)	6.9 (12)	6.8 (17)	6.7 (14)	7.1 (3)	6.4 (18)	6.2 (9)	7.1 (9)	6.2 (17)	5.6 (11)	7.3 (6)
SOCIAL SECURITY	5.9 (629)	5.5 (37)	5.4 (25)	6.5 (12)	6.2 (17)	6.2 (14)	6.5 (3)	6.0 (18)	5.9 (9)	6.4 (9)	5.9 (16)	5.7 (10)	6.1 (6)
UNEMPLOYMENT COMPENSATION	.1 (538)	.1 (32)	.1 (23)	.1 (9)	.1 (17)	.1 (14)	.1 (3)	.1 (17)	.1 (8)	.1 (9)	.2 (16)	.2 (10)	.2 (6)
WORKERS' COMPENSATION	.7 (582)	.7 (34)	.7 (23)	.4 (11)	.5 (15)	.5 (12)	.4 (3)	.3 (16)	.2 (7)	.5 (9)	.7 (15)	.6 (9)	.9 (6)
PENSION PLAN EXPENDITURES	8.0 (625)	8.2 (37)	8.5 (25)	6.7 (12)	7.4 (17)	7.5 (14)	6.9 (3)	8.7 (18)	9.6 (9)	5.5 (9)	7.8 (17)	8.9 (11)	5.6 (6)
PUBLIC RETIREMENT SYSTEMS	5.2 (142)	4.3 (23)	4.3 (23)	- -	4.5 (11)	4.5 (11)	- -	6.6 (8)	6.6 (8)	- -	6.1 (10)	6.1 (10)	- -
INSURED PENSION PLANS	4.7 (566)	4.7 (32)	4.4 (20)	5.6 (12)	4.9 (15)	4.6 (12)	6.2 (3)	4.2 (16)	3.8 (7)	5.3 (9)	5.6 (12)	5.9 (6)	5.3 (6)
NONINSURED PENSION PLANS	3.5 (75)	4.4 (9)	5.4 (3)	1.5 (6)	.5 (4)	• (1)	.7 (3)	.5 (3)	.6 (1)	.4 (2)	1.3 (1)	- -	1.3 (1)
UNFUNDED PENSION PLANS	.7 (37)	.8 (5)	.9 (2)	.6 (3)	• (1)	- -	• (1)	.1 (3)	- -	.1 (3)	.5 (2)	.3 (1)	.9 (1)
OTHER BENEFIT PLAN EXPENDITURES	6.5 (632)	7.0 (37)	7.2 (25)	5.7 (12)	5.7 (17)	6.1 (14)	3.9 (3)	5.6 (18)	5.6 (9)	4.7 (9)	6.9 (17)	7.1 (11)	6.4 (6)
LIFE INSURANCE	.3 (507)	.3 (31)	.3 (19)	.4 (12)	.4 (15)	.4 (12)	.2 (3)	.3 (15)	.3 (8)	.2 (9)	.3 (14)	.4 (8)	.3 (6)
HEALTH INSURANCE	6.1 (545)	6.7 (34)	7.0 (22)	5.1 (12)	5.0 (15)	5.4 (12)	3.5 (3)	4.2 (15)	4.3 (6)	4.1 (9)	6.7 (13)	7.2 (7)	5.8 (6)
LIFE AND HEALTH CARE COMBINED (c)	4.9 (91)	3.7 (4)	3.7 (4)	- -	7.2 (2)	7.2 (2)	- -	6.5 (4)	6.8 (3)	1.4 (1)	3.7 (5)	4.6 (4)	.2 (1)
TRAVEL	• (137)	• (12)	• (6)	• (6)	• (1)	- -	• (1)	• (3)	• (1)	• (2)	• (3)	- -	• (3)
LONG-TERM DISABILITY INCOME	.3 (479)	.4 (29)	.5 (17)	.2 (12)	.3 (7)	.3 (5)	.2 (2)	.3 (14)	.4 (6)	.2 (8)	.2 (12)	.2 (6)	.2 (6)
ALL BENEFITS COMBINED	21.1 (634)	21.5 (37)	21.9 (25)	19.4 (12)	19.8 (17)	20.3 (14)	17.9 (3)	20.7 (18)	21.7 (9)	17.3 (9)	20.9 (17)	21.6 (11)	19.3 (6)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) BASED ON 1987 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION: SEE P.45 FOR A DESCRIPTION OF CATEGORIES
(c) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY

• LESS THAN 0.1 PERCENT

TABLE 5 CONT.

INSTITUTIONAL CATEGORY (b)

COMPREHENSIVE UNIVERSITIES AND COLLEGES I			COMPREHENSIVE UNIVERSITIES AND COLLEGES II			LIBERAL ARTS COLLEGES I			LIBERAL ARTS COLLEGES II			PROFESSIONAL SCHOOLS		
TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
7.0 (141)	6.7 (77)	7.8 (64)	8.0 (72)	7.7 (10)	8.0 (62)	8.0 (82)	-	8.0 (82)	8.1 (180)	8.1 (6)	8.1 (174)	8.1 (69)	7.3 (8)	8.6 (61)
6.1 (139)	5.8 (75)	6.9 (64)	7.1 (72)	7.1 (10)	7.1 (62)	7.1 (82)	-	7.1 (82)	7.0 (180)	7.2 (6)	7.0 (174)	7.2 (68)	6.5 (8)	7.6 (60)
.2 (127)	.3 (68)	.2 (59)	.2 (62)	.2 (8)	.2 (54)	.1 (77)	-	.1 (77)	.3 (147)	.3 (6)	.3 (141)	.3 (43)	.2 (7)	.4 (36)
.8 (129)	.8 (68)	.8 (61)	.7 (67)	.5 (9)	.8 (58)	.9 (79)	-	.9 (79)	.9 (163)	.5 (6)	1.0 (157)	.6 (64)	.6 (8)	.7 (56)
9.1 (140)	10.3 (76)	5.7 (64)	5.7 (72)	10.6 (10)	4.7 (62)	7.1 (81)	-	7.1 (81)	4.8 (178)	6.5 (6)	4.6 (172)	5.3 (65)	7.3 (8)	4.3 (57)
8.6 (70)	8.6 (70)	- -	4.8 (9)	4.8 (9)	- -	- -	- -	- -	3.8 (5)	3.8 (5)	- -	4.8 (6)	4.8 (6)	- -
4.6 (119)	4.0 (55)	5.4 (64)	4.9 (65)	6.7 (6)	4.6 (59)	7.0 (81)	-	7.0 (81)	4.4 (169)	3.4 (6)	4.5 (163)	4.0 (57)	4.2 (5)	3.9 (52)
2.5 (7)	3.6 (2)	1.2 (5)	1.1 (14)	- -	1.1 (14)	.3 (12)	-	.3 (12)	3.2 (18)	- -	3.2 (18)	.9 (7)	- -	.9 (7)
.8 (7)	.5 (4)	1.7 (3)	6.4 (2)	8.8 (1)	.8 (1)	.5 (7)	-	.5 (7)	.8 (6)	- -	.8 (6)	.5 (4)	- -	.5 (4)
6.0 (140)	6.0 (76)	6.1 (64)	6.0 (72)	6.2 (10)	5.9 (62)	5.9 (82)	-	5.9 (82)	5.9 (180)	7.4 (6)	5.8 (174)	5.7 (69)	5.2 (8)	6.0 (61)
.4 (114)	.3 (55)	.4 (59)	.4 (61)	.4 (5)	.4 (56)	.5 (76)	-	.5 (76)	.4 (133)	.1 (5)	.4 (128)	.4 (48)	.4 (5)	.4 (43)
5.6 (121)	5.7 (62)	5.4 (59)	5.2 (62)	5.0 (5)	5.2 (57)	5.1 (79)	-	5.1 (79)	5.4 (151)	7.2 (6)	5.2 (145)	5.4 (55)	5.5 (6)	5.4 (49)
5.4 (19)	5.3 (14)	5.8 (5)	6.4 (10)	6.8 (5)	5.7 (5)	3.2 (4)	-	3.2 (4)	5.9 (30)	- -	5.9 (30)	4.3 (13)	3.4 (2)	5.9 (11)
• (32)	• (16)	• (16)	• (11)	- -	• (11)	• (34)	-	• (34)	.1 (31)	.1 (1)	.1 (30)	• (10)	• (1)	• (9)
.2 (95)	.2 (35)	.2 (60)	.3 (54)	.2 (4)	.3 (50)	.3 (79)	-	.3 (79)	.3 (144)	.2 (5)	.3 (139)	.3 (45)	.1 (2)	.3 (43)
22.1 (141)	22.9 (77)	19.6 (64)	19.6 (72)	24.5 (10)	18.6 (62)	20.8 (82)	-	20.8 (82)	18.7 (181)	21.7 (7)	18.5 (174)	19.2 (69)	19.9 (8)	18.8 (61)

TABLE 6

Average[a] Employer Retirement and Insurance Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Institutional Category

TYPE OF BENEFIT	ALL INSTITUTIONS	INSTITUTIONAL CATEGORY (b)											
		RESEARCH UNIVERSITIES I			RESEARCH UNIVERSITIES II			DOCTORATE-GRANTING UNIVERSITIES I			DOCTORATE-GRANTING UNIVERSITIES II		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LEGALLY MANDATED EXPENDITURES	1939	1932	1954	1835	1837	1752	2251	1880	1815	2101	1699	1431	2428
	(633)	(37)	(25)	(12)	(17)	(14)	(3)	(18)	(9)	(9)	(17)	(11)	(6)
SOCIAL SECURITY	1727	1707	1705	1715	1692	1612	2084	1778	1737	1907	1615	1431	2057
	(629)	(37)	(25)	(12)	(17)	(14)	(3)	(18)	(9)	(9)	(16)	(10)	(6)
UNEMPLOYMENT COMPENSATION	40	30	29	40	31	31	29	31	29	39	47	39	69
	(538)	(32)	(23)	(9)	(17)	(14)	(3)	(17)	(8)	(9)	(16)	(10)	(6)
WORKERS' COMPENSATION	194	208	231	104	133	132	138	82	57	155	187	141	302
	(582)	(34)	(23)	(11)	(15)	(12)	(3)	(16)	(7)	(9)	(15)	(9)	(6)
PENSION PLAN EXPENDITURES	2356	2533	2702	1772	1993	1950	2200	2557	2831	1628	2158	2262	1875
	(625)	(37)	(25)	(12)	(17)	(14)	(3)	(18)	(9)	(9)	(17)	(11)	(6)
PUBLIC RETIREMENT SYSTEMS	1588	1384	1384	-	1143	1143	-	1941	1941	-	1499	1499	-
	(142)	(23)	(23)	-	(11)	(11)	-	(8)	(8)	-	(10)	(10)	-
INSURED PENSION PLANS	1318	1345	1301	1480	1372	1227	1975	1231	1120	1580	1627	1539	1778
	(566)	(32)	(20)	(12)	(15)	(12)	(3)	(16)	(7)	(9)	(12)	(6)	(6)
NONINSURED PENSION PLANS	1120	1435	2105	365	164	3	223	124	150	106	324	-	324
	(75)	(9)	(3)	(6)	(4)	(1)	(3)	(3)	(1)	(2)	(1)	-	(1)
UNFUNDED PENSION PLANS	225	250	269	228	7	-	7	27	-	27	149	92	302
	(37)	(5)	(2)	(3)	(1)	-	(1)	(3)	-	(3)	(2)	(1)	(1)
OTHER BENEFIT PLAN EXPENDITURES	1917	2168	2310	1518	1546	1604	1257	1641	1718	1379	1894	1798	2156
	(632)	(37)	(25)	(12)	(17)	(14)	(3)	(18)	(9)	(9)	(17)	(11)	(6)
LIFE INSURANCE	94	89	86	99	99	106	68	75	79	67	96	87	116
	(507)	(31)	(19)	(12)	(15)	(12)	(3)	(15)	(8)	(9)	(14)	(8)	(6)
HEALTH INSURANCE	1793	2064	2238	1358	1328	1375	1128	1168	1141	1220	1846	1798	1951
	(545)	(34)	(22)	(12)	(15)	(12)	(3)	(15)	(8)	(9)	(13)	(7)	(6)
LIFE AND HEALTH CARE COMBINED (c)	1421	1067	1067	-	2261	2261	-	2167	2254	578	990	1258	58
	(91)	(4)	(4)	-	(2)	(2)	-	(4)	(3)	(1)	(5)	(4)	(1)
TRAVEL	3	1	1	1	1	-	1	1	•	1	2	-	2
	(137)	(12)	(6)	(6)	(1)	-	(1)	(3)	(1)	(2)	(3)	-	(3)
LONG-TERM DISABILITY INCOME	95	119	143	61	80	81	80	87	99	59	60	51	78
	(479)	(29)	(17)	(12)	(7)	(5)	(2)	(14)	(8)	(8)	(12)	(6)	(6)
ALL BENEFITS COMBINED	6206	6631	6986	5124	5375	5307	5708	6078	6364	5108	5750	5490	6459
	(634)	(37)	(25)	(12)	(17)	(14)	(3)	(18)	(9)	(9)	(17)	(11)	(6)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) BASED ON 1987 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION: SEE P.45 FOR A DESCRIPTION OF CATEGORIES
(c) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY

• LESS THAN 1 DOLLAR

TABLE 6 CONT.

INSTITUTIONAL CATEGORY (b)

COMPREHENSIVE UNIVERSITIES AND COLLEGES I			COMPREHENSIVE UNIVERSITIES AND COLLEGES II			LIBERAL ARTS COLLEGES I			LIBERAL ARTS COLLEGES II			PROFESSIONAL SCHOOLS		
TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
2039	2035	2048	1810	1947	1786	2120	-	2120	1838	1887	1836	2304	1750	2661
(141)	(77)	(64)	(72)	(10)	(62)	(82)	-	(82)	(180)	(8)	(174)	(69)	(8)	(61)
1782	1773	1804	1608	1798	1575	1866	-	1866	1416	1489	1411	2040	1558	2351
(139)	(75)	(64)	(72)	(10)	(62)	(82)	-	(82)	(180)	(8)	(174)	(68)	(8)	(60)
71	81	43	48	39	50	37	-	37	55	71	54	88	40	122
(127)	(68)	(59)	(62)	(8)	(54)	(77)	-	(77)	(147)	(6)	(141)	(43)	(7)	(36)
234	244	211	171	127	179	229	-	229	192	107	198	184	153	204
(129)	(68)	(61)	(67)	(9)	(58)	(79)	-	(79)	(183)	(8)	(157)	(64)	(8)	(56)
2655	3119	1493	1293	2854	1048	1854	-	1854	987	1345	942	1508	1756	1343
(140)	(76)	(64)	(72)	(10)	(62)	(81)	-	(81)	(178)	(6)	(172)	(65)	(8)	(57)
2618	2618	-	1203	1203	-	-	-	-	810	810	-	1148	1148	-
(70)	(70)	-	(9)	(9)	-	-	-	-	(5)	(5)	-	(6)	(6)	-
1230	1073	1429	1102	1694	1035	1824	-	1824	906	705	920	1154	1028	1206
(119)	(55)	(64)	(65)	(6)	(59)	(81)	-	(81)	(169)	(6)	(163)	(57)	(5)	(52)
949	1877	329	238	-	238	93	-	93	604	-	604	307	-	307
(7)	(2)	(5)	(14)	-	(14)	(12)	-	(12)	(18)	-	(18)	(7)	-	(7)
235	135	467	1472	2335	135	120	-	120	172	-	172	147	-	147
(7)	(4)	(3)	(2)	(1)	(1)	(7)	-	(7)	(6)	-	(6)	(4)	-	(4)
1782	1827	1597	1359	1568	1322	1553	-	1553	1198	1525	1177	1622	1257	1857
(140)	(76)	(64)	(72)	(10)	(62)	(82)	-	(82)	(180)	(6)	(174)	(69)	(8)	(61)
105	105	105	100	90	101	123	-	123	83	17	88	125	92	149
(114)	(55)	(59)	(61)	(5)	(56)	(76)	-	(76)	(133)	(5)	(128)	(48)	(5)	(43)
1649	1747	1417	1203	1249	1199	1362	-	1362	1094	1476	1085	1589	1312	1738
(121)	(62)	(59)	(62)	(5)	(57)	(79)	-	(79)	(151)	(6)	(145)	(55)	(6)	(49)
1426	1369	1772	1353	1701	952	807	-	807	1185	-	1185	1010	829	1278
(19)	(14)	(5)	(10)	(5)	(5)	(4)	-	(4)	(30)	-	(30)	(13)	(2)	(11)
10	12	8	6	-	6	5	-	5	15	21	15	1	*	1
(32)	(16)	(16)	(11)	-	(11)	(34)	-	(34)	(31)	(1)	(30)	(10)	(1)	(9)
54	49	62	85	60	85	73	-	73	55	36	57	90	35	100
(95)	(35)	(60)	(54)	(4)	(50)	(79)	-	(79)	(144)	(5)	(139)	(45)	(2)	(43)
6438	6952	5138	4462	6189	4156	5492	-	5492	3796	4502	3750	5418	4763	5839
(141)	(77)	(64)	(72)	(10)	(62)	(82)	-	(82)	(181)	(7)	(174)	(69)	(8)	(61)

RETIREMENT AND INSURANCE EXPENDITURES BY REGION

Tables 7, 8, 9, and 10 present employer retirement and insurance expenditure data grouped by geographic region: New England, Mid-Atlantic, South, Midwest, Southwest, and West.*

Table 7 gives the distribution of employer retirement and insurance expenditures as a percent of payroll for each region along with the unweighted average and median expenditures. Looking at the median figures for public and private combined, institutions in the West and Mid-Atlantic reported the highest median expenditures (20.1 percent) followed by New England (19.5 percent) and the Southwest (19.2 percent). The median expenditure was 18.8 percent for the Midwest and 18.3 percent for the South. In all regions except for the Southwest, public institutions had a higher median figure than did private, with public institutions in New England highest (25.1 percent of payroll) and private institutions in the South lowest (17.4 percent).

Table 8 provides data on regional variations in employer retirement and insurance expenditures by institutional category. For research and doctorate-granting universities combined, average expenditures for retirement and insurance benefits ranged between 17.6 percent (Southwest) and 23.2 percent (Mid-Atlantic). For comprehensive universities and colleges, expenditures ranged between a low of 19.3 percent (Southwest) and a high of 23.9 percent (West). Liberal arts colleges reported expenditures ranging from 18.7 percent (South) to 22.0 percent (Southwest), and professional schools a range of 18.0 percent (Mid-Atlantic) to 23.9 percent (West).

Table 9 displays regional variations in average employer benefit expenditures as a percent of payroll by type of benefit. For all benefits combined, public institutions in the Mid-Atlantic region had the highest average expenditures (25.1 percent) followed by public institutions in the Midwest (22.8 percent). Lowest average expenditures were reported by private institutions in the South (17.5 percent). In all regions except the Southwest, public institutions reported higher average combined benefit expenditures than did private institutions.

Employer benefit expenditures as dollars per employee per year for each region are displayed in Table 10. Average dollar expenditures per employee were $7,160 in the West; $6,835 in the Mid-Atlantic; $6,284 in New England; $6,273 in the Midwest; $5,085 in the South; and $4,827 in the Southwest. (The average dollar figure for all institutions is $6,206.) Dollars per employee per year for insured pension plans varied from a low of $841 in the South to a high of $1,821 in New England. For public employee pension plans, the spread was from a low of $1,143 in the Southwest to a high of $1,865 in the South. Chart 3 illustrates the number of dollars per employee per year by region for the three expenditure categories.

*See "Notes on the Survey" for a list of states included in each region.

TABLE 7

Distribution of Total Employer Retirement and Insurance Expenditures: Number of Employers and Percent of Total Reporting by Region

	ALL INSTITUTIONS	NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL																			
UNDER 6.0%	.3 (2)	3.4 (2)	25.0 (2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.0 TO 7.9	.2 (1)	-	-	-	-	-	-	.7 (1)	-	1.1 (1)	-	-	-	-	-	-	-	-	-
8.0 TO 9.9	.3 (2)	-	-	-	-	-	-	-	-	-	.5 (1)	-	.6 (1)	2.6 (1)	-	5.0 (1)	-	-	-
10.0 TO 11.9	1.9 (12)	3.4 (2)	-	3.9 (2)	.9 (1)	-	1.0 (1)	2.1 (3)	-	3.3 (3)	1.9 (4)	2.2 (1)	1.8 (3)	2.6 (1)	-	5.0 (1)	1.6 (1)	5.3 (1)	-
12.0 TO 13.9	4.4 (28)	1.7 (1)	-	2.0 (1)	5.2 (6)	5.9 (1)	5.1 (5)	6.3 (9)	5.7 (3)	6.7 (6)	4.6 (10)	-	5.9 (10)	-	-	-	3.2 (2)	-	4.7 (2)
14.0 TO 15.9	13.9 (88)	11.9 (7)	-	13.7 (7)	7.8 (9)	5.9 (1)	8.1 (8)	14.7 (21)	7.8 (4)	18.9 (17)	17.1 (37)	4.4 (2)	20.6 (35)	5.3 (2)	5.6 (1)	5.0 (1)	19.4 (12)	21.1 (4)	18.6 (8)
16.0 TO 17.9	17.7 (112)	11.9 (7)	-	13.7 (7)	15.5 (18)	-	18.2 (18)	21.0 (30)	13.2 (7)	25.6 (23)	19.9 (43)	13.0 (6)	21.8 (37)	18.4 (7)	22.2 (4)	15.0 (3)	11.3 (7)	10.5 (2)	11.6 (5)
18.0 TO 19.9	19.2 (122)	23.7 (14)	-	27.5 (14)	19.8 (23)	5.9 (1)	22.2 (22)	21.7 (31)	22.6 (12)	21.1 (19)	16.2 (35)	15.2 (7)	16.5 (28)	29.0 (11)	33.3 (6)	25.0 (5)	12.9 (8)	-	18.6 (8)
20.0 TO 21.9	16.1 (102)	17.0 (10)	12.5 (1)	17.7 (9)	18.1 (21)	11.8 (2)	19.2 (19)	11.9 (17)	17.0 (9)	8.9 (8)	15.7 (34)	15.2 (7)	15.9 (27)	23.7 (9)	33.3 (6)	15.0 (3)	17.7 (11)	5.3 (1)	23.3 (10)
22.0 TO 23.9	12.1 (77)	3.4 (2)	-	3.9 (2)	14.7 (17)	11.8 (2)	15.2 (15)	11.2 (16)	17.0 (9)	7.8 (7)	13.0 (28)	21.7 (10)	10.6 (18)	7.9 (3)	5.6 (1)	10.0 (2)	17.7 (11)	42.1 (8)	7.0 (3)
24.0 TO 25.9	6.3 (40)	11.9 (7)	25.0 (2)	9.8 (5)	10.3 (12)	29.4 (5)	7.1 (7)	4.9 (7)	5.7 (3)	4.4 (4)	4.2 (9)	10.9 (5)	2.4 (4)	5.3 (2)	-	10.0 (2)	4.8 (3)	5.3 (1)	4.7 (2)
26.0 TO 27.9	3.6 (23)	3.4 (2)	-	3.9 (2)	1.7 (2)	-	2.0 (2)	3.5 (5)	7.8 (4)	1.1 (1)	4.2 (9)	10.9 (5)	2.4 (4)	5.3 (2)	-	10.0 (2)	4.8 (3)	5.3 (1)	4.7 (2)
28.0 TO 29.9	1.4 (9)	1.7 (1)	-	2.0 (1)	3.5 (4)	23.5 (4)	-	.7 (1)	1.9 (1)	-	.9 (2)	2.2 (1)	.8 (1)	-	-	-	1.6 (1)	-	2.3 (1)
30.0 TO 31.9	.6 (4)	1.7 (1)	-	2.0 (1)	.9 (1)	5.9 (1)	-	-	-	-	.5 (1)	2.2 (1)	-	-	-	-	1.6 (1)	5.3 (1)	-
32.0 OR MORE	1.9 (12)	5.1 (3)	37.5 (3)	-	1.7 (2)	-	2.0 (2)	1.4 (2)	1.9 (1)	1.1 (1)	1.4 (3)	2.2 (1)	1.2 (2)	-	-	-	3.2 (2)	-	4.7 (2)
TOTAL INSTITUTIONS	100.0 (634)	100.0 (59)	100.0 (8)	100.0 (51)	100.0 (116)	100.0 (17)	100.0 (99)	100.0 (143)	100.0 (53)	100.0 (90)	100.0 (216)	100.0 (46)	100.0 (170)	100.0 (38)	100.0 (18)	100.0 (20)	100.0 (62)	100.0 (19)	100.0 (43)
UNWEIGHTED AVERAGE (a)	19.6	20.1	22.5	19.7	20.5	24.0	19.9	19.1	21.1	17.9	19.2	21.7	18.5	19.5	19.2	19.7	20.7	20.8	20.6
MEDIAN	19.1	19.5	25.1	19.4	20.1	25.0	19.4	18.3	20.2	17.4	18.8	21.9	17.9	19.2	19.1	19.5	20.1	22.7	19.8

(a) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

TABLE 8

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Institutional Category and Region

INSTITUTIONAL CATEGORY (b)	ALL INSTITUTIONS	REGION					
		NEW ENGLAND	MID-ATLANTIC	SOUTH	MID-WEST	SOUTH-WEST	WEST
RESEARCH AND DOCTORATE-GRANTING UNIVERSITIES	21.2 (89)	19.5 (4)	23.2 (21)	18.7 (22)	22.6 (23)	17.6 (7)	21.1 (12)
PUBLIC	21.7 (59)	23.4 (2)	25.0 (5)	19.1 (18)	23.0 (20)	17.7 (5)	21.1 (9)
PRIVATE	18.9 (30)	17.2 (2)	20.0 (16)	17.0 (4)	17.1 (3)	16.8 (2)	21.4 (3)
COMPREHENSIVE UNIVERSITIES AND COLLEGES	21.8 (213)	20.7 (21)	22.2 (38)	20.6 (51)	20.2 (63)	19.3 (17)	23.9 (23)
PUBLIC	23.0 (87)	20.6 (4)	27.0 (9)	21.2 (33)	21.7 (21)	19.5 (11)	24.3 (9)
PRIVATE	19.3 (126)	20.7 (17)	20.0 (29)	17.7 (18)	18.3 (42)	18.8 (6)	20.2 (14)
LIBERAL ARTS COLLEGES	19.9 (263)	21.6 (26)	19.7 (43)	18.7 (61)	19.3 (106)	22.0 (10)	21.7 (17)
PUBLIC	21.7 (7)	- -	18.0 (2)	- -	25.8 (3)	- -	23.9 (1)
PRIVATE	19.8 (256)	21.6 (25)	19.8 (41)	18.7 (61)	19.2 (103)	22.0 (10)	21.3 (16)
PROFESSIONAL SCHOOLS	19.2 (69)	19.3 (8)	18.0 (14)	21.6 (9)	18.1 (24)	19.5 (4)	23.9 (10)
PUBLIC	19.9 (8)	35.1 (1)	24.5 (1)	23.1 (2)	18.3 (2)	17.0 (2)	- -
PRIVATE	18.8 (61)	17.4 (7)	17.9 (13)	16.8 (7)	18.0 (22)	21.2 (2)	23.9 (10)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL

(b) BASED ON 1987 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION
SEE P.45 FOR A DESCRIPTION OF CATEGORIES

TABLE 9

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Region

TYPE OF BENEFIT	ALL INSTITUTIONS	REGION																	
		NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LEGALLY MANDATED EXPENDITURES	6.6	7.3	6.6	7.6	7.3	7.2	7.4	6.4	6.1	7.3	6.3	6.0	7.4	8.1	7.9	9.4	5.9	5.6	8.0
	(633)	(58)	(7)	(51)	(116)	(17)	(99)	(143)	(53)	(90)	(216)	(46)	(170)	(38)	(18)	(20)	(62)	(19)	(43)
SOCIAL SECURITY	5.9	6.5	5.8	6.7	6.6	6.5	6.7	5.9	5.6	6.8	5.8	5.5	6.7	7.4	7.2	8.6	4.7	4.5	6.4
	(629)	(58)	(7)	(51)	(116)	(17)	(99)	(143)	(53)	(90)	(214)	(44)	(170)	(38)	(18)	(20)	(60)	(19)	(42)
UNEMPLOYMENT COMPENSATION	.1	.1	.1	.2	.2	.2	.2	.2	.2	.1	.1	.1	.2	.1	.1	.2	.1	.1	.8
	(538)	(53)	(7)	(46)	(104)	(15)	(89)	(122)	(48)	(74)	(175)	(44)	(131)	(30)	(12)	(18)	(54)	(18)	(36)
WORKERS' COMPENSATION	.7	.7	.7	.7	.5	.5	.5	.4	.4	.4	.6	.5	.8	.6	.6	.6	1.1	1.1	1.2
	(582)	(55)	(7)	(48)	(110)	(14)	(96)	(127)	(45)	(82)	(194)	(42)	(152)	(35)	(16)	(19)	(61)	(18)	(43)
PENSION PLAN EXPENDITURES	8.0	6.7	9.3	6.0	8.0	9.5	6.2	8.0	8.8	5.3	8.6	9.4	5.5	7.4	7.8	5.1	7.9	7.9	7.8
	(625)	(57)	(6)	(51)	(115)	(17)	(98)	(142)	(53)	(89)	(213)	(46)	(167)	(37)	(18)	(19)	(61)	(19)	(42)
PUBLIC RETIREMENT SYSTEMS	5.2	4.4	4.4	-	4.9	4.9	-	7.1	7.1	-	6.1	6.1	-	4.5	4.5	-	3.7	3.7	-
	(142)	(5)	(5)	-	(14)	(14)	-	(50)	(50)	-	(37)	(37)	-	(17)	(17)	-	(19)	(19)	-
INSURED PENSION PLANS	4.7	5.9	5.7	6.0	5.0	4.5	5.6	3.1	2.5	5.0	6.2	6.5	5.4	3.9	3.8	4.4	4.3	3.8	5.7
	(566)	(55)	(5)	(50)	(114)	(17)	(97)	(116)	(34)	(82)	(198)	(34)	(164)	(33)	(16)	(17)	(50)	(11)	(39)
NONINSURED PENSION PLANS	3.5	.2	-	.2	.7	.1	.9	.6	.3	.8	3.5	5.2	.7	1.6	-	1.6	5.7	5.9	4.1
	(75)	(9)	-	(9)	(20)	(1)	(19)	(15)	(2)	(13)	(21)	(2)	(19)	(3)	-	(3)	(7)	(2)	(5)
UNFUNDED PENSION PLANS	.7	1.7	2.0	.5	.5	.6	.5	.3	.3	1.0	.9	-	.9	1.4	1.4	1.5	.6	.8	.5
	(37)	(3)	(2)	(1)	(12)	(1)	(11)	(6)	(2)	(4)	(8)	-	(8)	(3)	(2)	(1)	(5)	(1)	(4)
OTHER BENEFIT PLAN EXPENDITURES	6.5	6.5	7.9	6.0	7.4	8.4	6.2	4.7	4.7	4.9	7.0	7.4	5.4	2.6	2.1	5.0	[illegible]	8.3	5.4
	(632)	(58)	(7)	(51)	(115)	(16)	(99)	(143)	(53)	(90)	(216)	(46)	(170)	(38)	(18)	(20)	(62)	(19)	(43)
LIFE INSURANCE	.3	.3	.1	.3	.5	.9	.4	.4	.4	.3	.4	.4	.4	.2	.2	.3	.2	.2	.3
	(507)	(44)	(4)	(40)	(94)	(8)	(86)	(99)	(31)	(68)	(188)	(43)	(145)	(31)	(14)	(17)	(51)	(15)	(36)
HEALTH INSURANCE	6.1	6.0	7.6	5.5	6.7	8.2	5.4	4.3	4.3	4.4	6.4	6.8	4.8	2.1	1.6	4.6	7.8	8.1	4.9
	(545)	(51)	(6)	(45)	(108)	(14)	(94)	(104)	(33)	(71)	(196)	(44)	(152)	(31)	(14)	(17)	(55)	(15)	(40)
LIFE AND HEALTH CARE COMBINED (b)	4.9	5.6	8.5	4.3	6.3	6.6	3.4	3.4	3.3	4.9	7.2	7.9	6.1	3.9	3.9	9.1	8.0	8.1	6.1
	(91)	(8)	(1)	(7)	(11)	(2)	(9)	(39)	(21)	(18)	(20)	(2)	(18)	(6)	(4)	(2)	(7)	(4)	(3)
TRAVEL	•	•	-	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
	(137)	(10)	-	(10)	(26)	(2)	(24)	(31)	(5)	(26)	(50)	(10)	(40)	(5)	(2)	(3)	(15)	(6)	(9)
LONG-TERM DISABILITY INCOME	.3	.2	.1	.2	.6	1.2	.3	.3	.3	.3	.3	.3	.3	.2	.2	.2	.1	.1	.2
	(479)	(49)	(4)	(45)	(95)	(5)	(90)	(83)	(13)	(70)	(179)	(32)	(147)	(29)	(14)	(15)	(44)	(12)	(32)
ALL BENEFITS COMBINED	21.1	20.3	22.6	19.6	22.7	25.1	19.7	19.1	19.6	17.5	21.8	22.8	18.3	18.1	17.8	19.5	21.8	21.9	21.2
	(634)	(59)	(8)	(51)	(116)	(17)	(99)	(143)	(53)	(90)	(216)	(46)	(170)	(38)	(18)	(20)	(62)	(19)	(43)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL

(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY

• LESS THAN 0.1 PERCENT

TABLE 10

Average[a] Employer Retirement and Insurance Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Region

TYPE OF BENEFIT	ALL INSTITUTIONS	REGION																	
		NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LEGALLY MANDATED EXPENDITURES	1939 (633)	2272 (58)	2205 (7)	2291 (51)	2190 (116)	2389 (17)	1991 (99)	1694 (143)	1639 (53)	1879 (90)	1809 (216)	1796 (46)	1850 (170)	2164 (38)	2020 (18)	3028 (20)	1930 (62)	1951 (19)	1807 (43)
SOCIAL SECURITY	1727 (629)	2016 (58)	1935 (7)	2040 (51)	1988 (116)	2172 (17)	1804 (99)	1567 (143)	1508 (53)	1764 (90)	1660 (214)	1656 (44)	1672 (170)	1985 (38)	1854 (18)	2769 (20)	1542 (60)	1556 (18)	1457 (42)
UNEMPLOYMENT COMPENSATION	40 (538)	42 (53)	30 (7)	46 (46)	48 (104)	53 (15)	43 (89)	42 (122)	45 (48)	30 (74)	31 (175)	29 (44)	37 (131)	26 (30)	19 (12)	63 (18)	48 (54)	36 (18)	193 (36)
WORKERS' COMPENSATION	194 (582)	221 (55)	240 (7)	216 (48)	156 (110)	167 (14)	146 (96)	104 (127)	106 (45)	100 (82)	160 (194)	153 (42)	184 (152)	158 (35)	150 (16)	206 (19)	370 (61)	389 (18)	263 (43)
PENSION PLAN EXPENDITURES	2356 (625)	2062 (57)	3059 (6)	1801 (51)	2414 (115)	3158 (17)	1665 (98)	2136 (142)	2360 (53)	1385 (89)	2463 (213)	2797 (46)	1379 (167)	1962 (37)	2012 (18)	1667 (19)	2601 (61)	2741 (19)	1770 (42)
PUBLIC RETIREMENT SYSTEMS	1588 (142)	1539 (5)	1539 (5)	- -	1629 (14)	1629 (14)	- -	1865 (50)	1865 (50)	- -	1846 (37)	1846 (37)	- -	1143 (17)	1143 (17)	- -	1284 (19)	1284 (19)	- -
INSURED PENSION PLANS	1318 (566)	1821 (55)	1869 (5)	1809 (50)	1511 (114)	1516 (17)	1506 (97)	841 (116)	678 (34)	1296 (82)	1720 (198)	1893 (34)	1348 (164)	1043 (33)	975 (16)	1438 (17)	1028 (50)	893 (11)	1280 (39)
NONINSURED PENSION PLANS	1120 (75)	45 (9)	- -	45 (9)	203 (20)	54 (1)	228 (19)	176 (15)	73 (2)	214 (13)	963 (21)	1432 (2)	182 (19)	553 (3)	- -	553 (3)	2164 (7)	2426 (2)	857 (5)
UNFUNDED PENSION PLANS	225 (37)	485 (3)	570 (2)	142 (1)	183 (12)	217 (1)	172 (11)	248 (6)	248 (2)	250 (4)	196 (8)	- -	196 (8)	354 (3)	281 (2)	946 (1)	205 (5)	265 (1)	173 (4)
OTHER BENEFIT PLAN EXPENDITURES	1917 (632)	2004 (58)	2632 (7)	1819 (51)	2239 (115)	2800 (16)	1677 (99)	1255 (143)	1252 (53)	1267 (90)	2004 (216)	2202 (46)	1368 (170)	701 (38)	546 (18)	1626 (20)	2631 (62)	2869 (19)	1223 (43)
LIFE INSURANCE	94 (507)	91 (44)	30 (4)	106 (40)	146 (94)	315 (8)	121 (86)	95 (99)	100 (31)	82 (68)	109 (188)	112 (43)	99 (145)	50 (31)	42 (14)	99 (17)	65 (51)	65 (15)	64 (36)
HEALTH INSURANCE	1793 (545)	1869 (51)	2601 (6)	1664 (45)	1981 (108)	2714 (14)	1476 (94)	1121 (104)	1108 (33)	1156 (71)	1839 (196)	2023 (44)	1224 (152)	572 (31)	416 (14)	1503 (17)	2581 (55)	2841 (15)	1110 (40)
LIFE AND HEALTH CARE COMBINED (b)	1421 (91)	1442 (8)	2258 (1)	1095 (7)	2089 (11)	2241 (2)	996 (9)	932 (39)	929 (21)	958 (18)	1951 (20)	2701 (2)	1248 (18)	992 (6)	976 (4)	2090 (2)	1789 (7)	1793 (4)	1654 (3)
TRAVEL	3 (137)	1 (10)	- -	1 (10)	2 (26)	1 (2)	2 (24)	6 (31)	7 (5)	5 (26)	2 (50)	2 (10)	3 (40)	1 (5)	• (2)	1 (3)	2 (15)	1 (6)	16 (9)
LONG-TERM DISABILITY INCOME	95 (479)	61 (49)	47 (4)	65 (45)	184 (95)	419 (5)	71 (90)	85 (83)	96 (13)	68 (70)	80 (179)	86 (32)	67 (147)	54 (29)	52 (14)	64 (15)	39 (44)	35 (12)	48 (32)
ALL BENEFITS COMBINED	6206 (634)	6284 (59)	7548 (8)	5911 (51)	6835 (116)	8344 (17)	5323 (99)	5085 (143)	5251 (53)	4530 (90)	6273 (216)	6796 (46)	4588 (170)	4827 (38)	4578 (18)	6314 (20)	7160 (62)	7561 (19)	4793 (43)

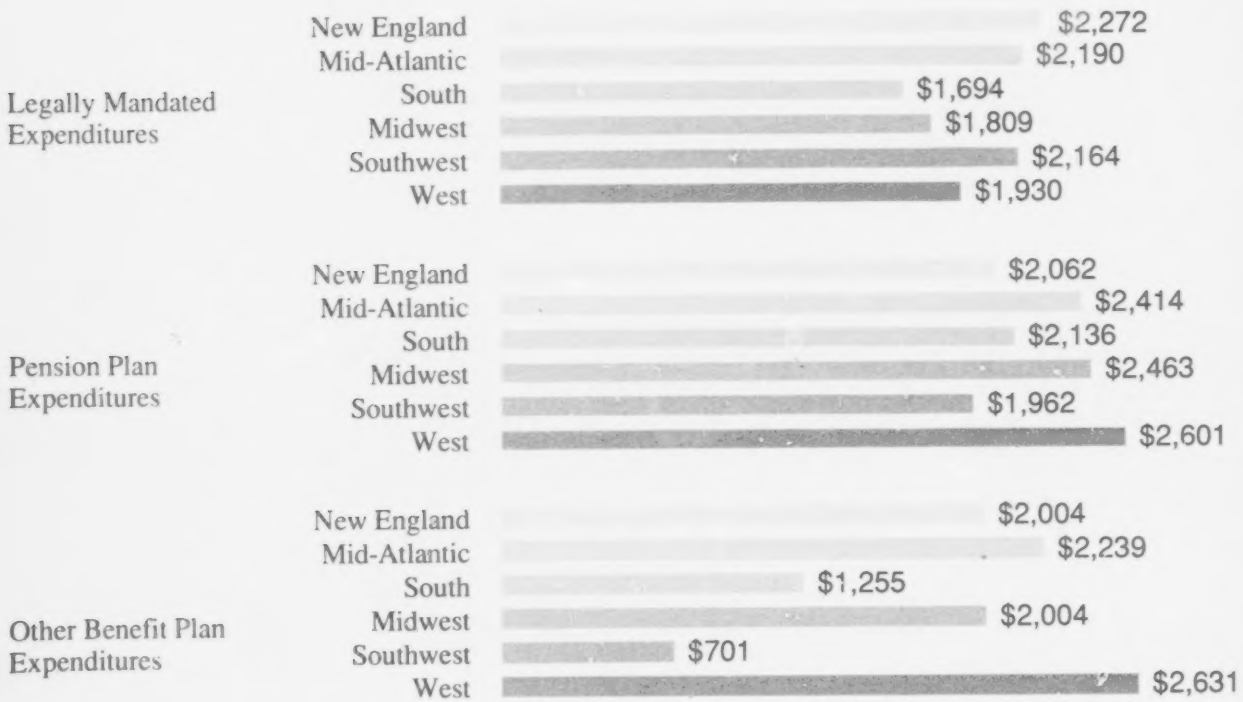
(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL NUMBER OF EMPLOYEES

(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY

• LESS THAN 1 DOLLAR

CHART 3

Average Employer Expenditures as Dollars per Employee per Year for Legally Mandated, Pension Plan, and Other Benefit Plan Expenditures by Region



RETIREMENT AND INSURANCE EXPENDITURES BY INSTITUTIONAL SIZE

Tables 11 through 14 provide a measure of how employer retirement and insurance expenditures differ among institutions of varying size, based on student enrollment in the fall of 1988 as reported by the National Center for Education Statistics. Three degrees of size are compared: small — 500 up to 999 students; medium — 1,000 to 5,000 students; and large — over 5,000 students. (Institutions with enrollments under 500 are not included in the survey.)

Table 11 presents the distribution by size of institution of total employer retirement and insurance benefit expenditures as a percent of payroll. The median expenditures were 18.1 percent for small institutions, 18.9 percent for medium size, and 20.4 percent for large institutions. (The median expenditure for all institutions was 19.1 percent.)

Table 12 displays average retirement and insurance expenditures by size and institutional category. Leaving aside two categories with only one respondent each, highest average expenditures were reported by public professional schools in the small category (30.2 percent). The table permits institutions to compare their own retirement and insurance expenditures with a highly focused group of similar institutions based on institutional category, control, and size.

By type of benefit and size of institution (Table 13), small public institutions reported the highest average expenditures as percent of payroll for all benefits combined (27.7 percent for the four institutions in the category) followed by large public institutions (21.9 percent) and medium size public institutions (21.1 percent). Average expenditures by size for private institutions were 19.2 percent for small, 19.5 percent for medium and 19.0 percent for large institutions.

Table 14 shows variations in reported average employer benefit expenditures as dollars per employee per year by size of institution. As in the preceding table, small public institutions reported the highest average dollar expenditure per employee, $7,987, followed by large public institutions, $6,717. Dollars per employee per year for all large institutions averaged $6,430; for all medium size institutions, $5,037; and for all small institutions, $4,962. Chart 4 illustrates the reported expenditures by size of institution for the three types of expenditures.

TABLE 11

Distribution of Total Employer Retirement and Insurance Expenditures: Number of Employers and Percent of Total Reporting by Size

TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL	ALL INSTITUTIONS	SIZE								
		SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
UNDER 6.0%	.3 (2)	.7 (1)	25.0 (1)	- -	- -	- -	- -	.6 (1)	.9 (1)	- -
6.0 TO 7.9	.2 (1)	.7 (1)	- -	.7 (1)	- -	- -	- -	- -	- -	- -
8.0 TO 9.9	.3 (2)	.7 (1)	- -	.7 (1)	.3 (1)	- -	.4 (1)	- -	- -	- -
10.0 TO 11.9	1.9 (12)	2.7 (4)	- -	2.7 (4)	1.9 (6)	- -	2.1 (6)	1.2 (2)	1.7 (2)	- -
12.0 TO 13.9	4.4 (28)	7.3 (11)	- -	7.5 (11)	2.8 (9)	- -	3.2 (9)	4.9 (8)	3.4 (4)	8.5 (4)
14.0 TO 15.9	13.9 (88)	20.7 (31)	- -	21.2 (31)	14.1 (45)	10.0 (4)	14.6 (41)	7.3 (12)	6.8 (8)	8.5 (4)
16.0 TO 17.9	17.7 (112)	14.7 (22)	- -	15.1 (22)	20.9 (67)	17.5 (7)	21.4 (60)	14.0 (23)	10.3 (12)	23.4 (11)
18.0 TO 19.9	19.2 (122)	20.7 (31)	- -	21.2 (31)	18.8 (60)	17.5 (7)	18.9 (53)	18.9 (31)	18.2 (19)	25.5 (12)
20.0 TO 21.9	16.1 (102)	13.3 (20)	- -	13.7 (20)	17.2 (55)	15.0 (6)	17.5 (49)	16.5 (27)	17.1 (20)	14.9 (7)
22.0 TO 23.9	12.1 (77)	7.3 (11)	- -	7.5 (11)	9.7 (31)	7.5 (3)	10.0 (28)	21.3 (35)	23.1 (27)	17.0 (8)
24.0 TO 25.9	6.3 (40)	6.7 (10)	50.0 (2)	5.5 (8)	6.9 (22)	15.0 (6)	5.7 (16)	4.9 (8)	6.8 (8)	- -
26.0 TO 27.9	3.6 (23)	2.0 (3)	- -	2.1 (3)	3.8 (12)	7.5 (3)	3.2 (9)	4.9 (8)	6.0 (7)	2.1 (1)
28.0 TO 29.9	1.4 (9)	- -	- -	- -	1.3 (4)	2.5 (1)	1.1 (3)	3.1 (5)	4.3 (5)	- -
30.0 TO 31.9	.6 (4)	.7 (1)	- -	.7 (1)	.3 (1)	2.5 (1)	- -	1.2 (2)	1.7 (2)	- -
32.0 OR MORE	1.9 (12)	2.0 (3)	25.0 (1)	1.4 (2)	2.2 (7)	5.0 (2)	1.8 (5)	1.2 (2)	1.7 (2)	- -
TOTAL INSTITUTIONS	100.0 (634)	100.0 (150)	100.0 (4)	100.0 (146)	100.0 (320)	100.0 (40)	100.0 (280)	100.0 (164)	100.0 (117)	100.0 (47)
UNWEIGHTED AVERAGE (a) MEDIAN	19.6 19.1	18.6 18.1	21.1 24.6	18.5 18.1	19.7 18.9	21.7 21.2	19.4 18.7	20.6 20.4	21.3 20.9	18.9 19.0

(a) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

TABLE 12

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Institutional Category and Size

INSTITUTIONAL CATEGORY (b)	ALL INSTITUTIONS	SIZE		
		SMALL	MEDIUM	LARGE
RESEARCH AND DOCTORATE-GRANTING UNIVERSITIES	21.2 (89)	22.7 (1)	16.0 (4)	21.2 (84)
PUBLIC	21.7 (59)	- -	14.6 (1)	21.7 (58)
PRIVATE	18.9 (30)	22.7 (1)	16.2 (3)	19.0 (26)
COMPREHENSIVE UNIVERSITIES AND COLLEGES	21.8 (213)	- -	20.2 (136)	22.4 (77)
PUBLIC	23.0 (87)	- -	23.6 (28)	22.9 (59)
PRIVATE	19.3 (126)	- -	19.3 (108)	19.4 (18)
LIBERAL ARTS COLLEGES	19.9 (263)	18.2 (109)	20.4 (153)	13.6 (1)
PUBLIC	21.7 (7)	20.4 (2)	21.8 (5)	- -
PRIVATE	19.8 (256)	18.2 (107)	20.4 (148)	13.6 (1)
PROFESSIONAL SCHOOLS	19.2 (69)	19.9 (40)	18.9 (27)	17.6 (2)
PUBLIC	19.9 (8)	30.2 (2)	19.6 (6)	- -
PRIVATE	18.8 (61)	19.7 (38)	18.2 (21)	17.6 (2)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) BASED ON 1987 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION
SEE P.45 FOR A DESCRIPTION OF CATEGORIES

TABLE 13

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Size

TYPE OF BENEFIT	ALL INSTITUTIONS	SIZE								
		SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LEGALLY MANDATED EXPENDITURES	6.6 (633)	8.5 (149)	8.8 (3)	9.5 (146)	7.7 (320)	7.2 (40)	7.9 (280)	6.4 (164)	6.3 (117)	7.1 (47)
SOCIAL SECURITY	5.9 (629)	7.8 (148)	7.3 (3)	7.8 (145)	6.8 (319)	6.5 (39)	6.8 (280)	5.7 (162)	5.5 (115)	6.6 (47)
UNEMPLOYMENT COMPENSATION	.1 (538)	.2 (106)	.5 (3)	.2 (103)	.2 (283)	.2 (35)	.2 (248)	.1 (149)	.1 (106)	.1 (43)
WORKERS' COMPENSATION	.7 (582)	.5 (135)	.9 (3)	.5 (132)	.8 (300)	.6 (38)	.9 (262)	.8 (147)	.7 (101)	.5 (46)
PENSION PLAN EXPENDITURES	8.0 (625)	4.7 (143)	6.9 (3)	4.7 (140)	6.3 (319)	8.4 (40)	5.7 (279)	8.3 (163)	8.7 (116)	6.3 (47)
PUBLIC RETIREMENT SYSTEMS	5.2 (142)	3.5 (2)	3.5 (2)	- -	5.8 (37)	5.8 (37)	- -	5.2 (103)	5.2 (103)	- -
INSURED PENSION PLANS	4.7 (566)	4.3 (134)	8.1 (2)	4.3 (132)	5.4 (297)	4.0 (27)	5.6 (270)	4.8 (135)	4.4 (88)	5.5 (47)
NONINSURED PENSION PLANS	3.5 (75)	1.7 (16)	- -	1.7 (16)	.7 (37)	- -	.7 (37)	3.8 (22)	5.1 (7)	1.3 (15)
UNFUNDED PENSION PLANS	.7 (37)	.8 (7)	- -	.8 (7)	1.6 (14)	8.8 (1)	.5 (13)	.7 (16)	.8 (7)	.8 (9)
OTHER BENEFIT PLAN EXPENDITURES	6.5 (632)	6.1 (149)	13.3 (3)	6.0 (146)	5.8 (320)	5.8 (40)	5.9 (280)	6.6 (163)	6.9 (116)	5.5 (47)
LIFE INSURANCE	.3 (507)	.4 (108)	.1 (2)	.4 (106)	.4 (267)	.4 (26)	.4 (241)	.3 (132)	.3 (87)	.3 (45)
HEALTH INSURANCE	6.1 (545)	5.4 (123)	13.2 (3)	5.3 (120)	5.3 (281)	5.5 (27)	5.2 (254)	6.2 (141)	6.5 (96)	4.9 (45)
LIFE AND HEALTH CARE COMBINED (b)	4.9 (91)	6.4 (26)	- -	6.4 (26)	4.8 (40)	4.5 (13)	5.1 (27)	4.9 (25)	5.0 (21)	2.5 (4)
TRAVEL	• (137)	• (25)	- -	• (25)	• (75)	• (6)	• (69)	• (37)	• (19)	• (18)
LONG-TERM DISABILITY INCOME	.3 (479)	.3 (110)	.1 (2)	.3 (108)	.3 (266)	.2 (17)	.3 (249)	.3 (103)	.4 (61)	.2 (42)
ALL BENEFITS COMBINED	21.1 (634)	19.3 (150)	27.7 (4)	19.2 (146)	19.8 (320)	21.1 (40)	19.5 (280)	21.4 (164)	21.9 (117)	19.0 (47)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY

• LESS THAN 0.1 PERCENT

TABLE 14

Average[a] Employer Retirement and Insurance Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Size

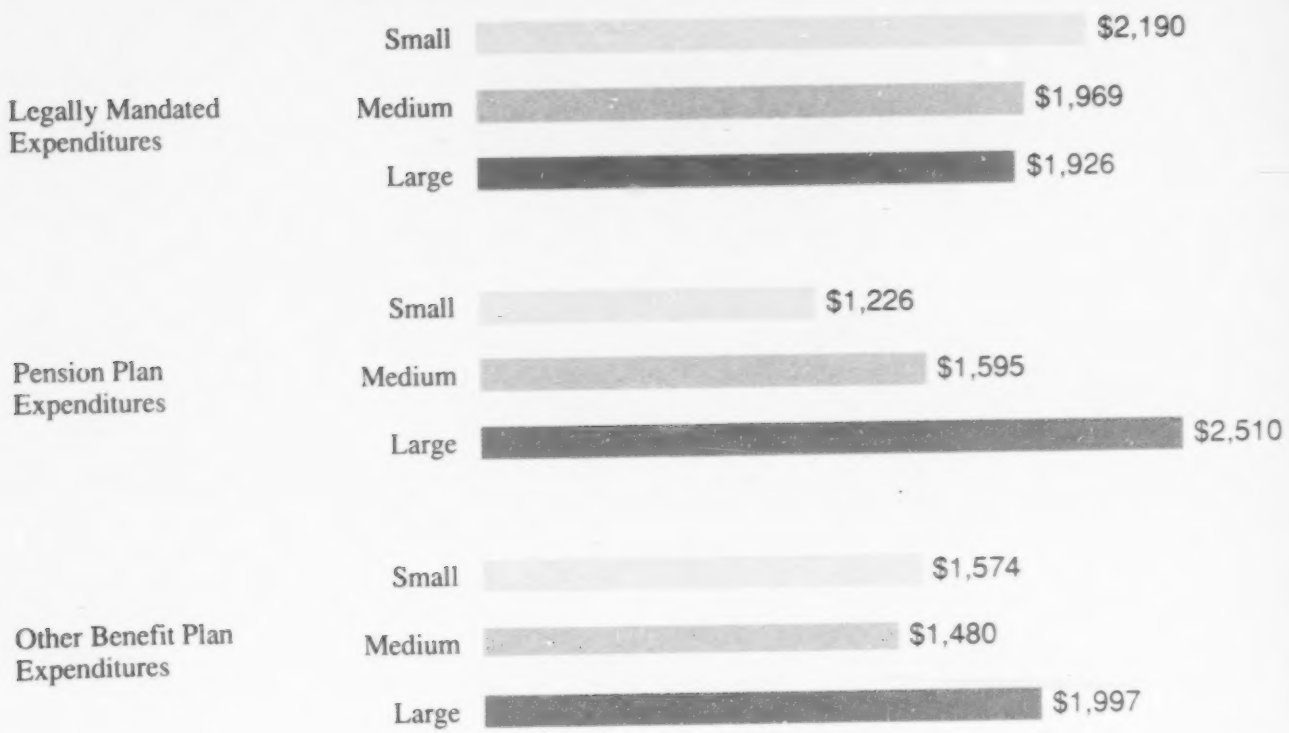
TYPE OF BENEFIT	ALL INSTITUTIONS	SIZE: SMALL TOTAL	SMALL PUBLIC	SMALL PRIVATE	MEDIUM TOTAL	MEDIUM PUBLIC	MEDIUM PRIVATE	LARGE TOTAL	LARGE PUBLIC	LARGE PRIVATE
LEGALLY MANDATED EXPENDITURES	1939 (633)	2190 (149)	2510 (3)	2186 (146)	1989 (320)	1740 (40)	2034 (280)	1928 (184)	1923 (117)	1940 (47)
SOCIAL SECURITY	1727 (629)	2011 (148)	2094 (3)	2010 (145)	1720 (319)	1573 (39)	1761 (280)	1719 (182)	1704 (115)	1785 (47)
UNEMPLOYMENT COMPENSATION	40 (538)	58 (108)	148 (3)	56 (103)	57 (283)	39 (35)	62 (248)	37 (149)	37 (108)	39 (43)
WORKERS' COMPENSATION	194 (582)	140 (135)	270 (3)	138 (132)	210 (300)	147 (38)	228 (262)	194 (147)	208 (101)	133 (46)
PENSION PLAN EXPENDITURES	2356 (625)	1226 (143)	1979 (3)	1215 (140)	1595 (319)	2040 (40)	1488 (279)	2510 (183)	2688 (116)	1722 (47)
PUBLIC RETIREMENT SYSTEMS	1588 (142)	881 (2)	881 (2)	- -	1401 (37)	1401 (37)	- -	1598 (103)	1598 (103)	- -
INSURED PENSION PLANS	1318 (566)	1114 (134)	2337 (2)	1103 (132)	1379 (297)	975 (27)	1454 (270)	1315 (135)	1258 (88)	1490 (47)
NONINSURED PENSION PLANS	1120 (75)	534 (16)	- -	534 (16)	200 (37)	- -	200 (37)	1229 (22)	1928 (7)	325 (15)
UNFUNDED PENSION PLANS	225 (37)	204 (7)	- -	204 (7)	411 (14)	2335 (1)	139 (13)	207 (16)	227 (7)	188 (9)
OTHER BENEFIT PLAN EXPENDITURES	1917 (632)	1574 (149)	3818 (3)	1543 (146)	1480 (320)	1348 (40)	1517 (280)	1987 (183)	2110 (116)	1495 (47)
LIFE INSURANCE	94 (507)	109 (108)	38 (2)	109 (108)	107 (287)	86 (28)	111 (241)	92 (132)	91 (67)	95 (45)
HEALTH INSURANCE	1793 (545)	1422 (123)	3772 (3)	1385 (120)	1357 (281)	1349 (27)	1359 (254)	1872 (141)	2008 (96)	1345 (45)
LIFE AND HEALTH CARE COMBINED (b)	1421 (91)	1335 (26)	- -	1335 (26)	1127 (40)	1094 (13)	1188 (27)	1488 (25)	1502 (21)	709 (4)
TRAVEL	3 (137)	8 (25)	- -	8 (25)	6 (75)	1 (6)	6 (69)	2 (37)	2 (19)	1 (18)
LONG-TERM DISABILITY INCOME	95 (479)	74 (110)	42 (2)	74 (108)	70 (286)	43 (17)	73 (249)	101 (103)	116 (61)	61 (42)
ALL BENEFITS COMBINED	6208 (634)	4962 (150)	7987 (4)	4917 (146)	5037 (320)	5128 (40)	5011 (280)	6430 (184)	6717 (117)	5156 (47)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL

(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY

CHART 4

Average Employer Expenditures as Dollars per Employee per Year for Legally Mandated, Pension Plan, and Other Benefit Plan Expenditures by Size



PENSION, LIFE AND HEALTH EXPENDITURES

Pension Expenditures. Payments to pension plans, along with social security, are generally an employer's major expenditure for employees' retirement and insurance benefits. Table 15, A-C, presents data on employer pension expenditures for institutions having pension plans — insured, noninsured, and public. Data in the table include number reporting and average pension expenditures as a percent of payroll for a given category and a distribution of total employer pension expenditures as percent of payroll.

All but nine of the 634 institutions participating in the survey reported payments to one or more pension plans. Pension payments ranged between 0.0 percent and over 10 percent of payroll. Of the 625 institutions, nine percent reported pension expenditures of 10.0 percent of payroll and over; these were primarily public research and doctorate-granting universities and public comprehensive universities and colleges.

For all plans combined, public institutions reported higher average total expenditures for pensions than did private institutions. By institutional category, public comprehensive universities and colleges reported the highest average pension expenditures (10.3 percent of payroll) followed by public research and doctorate-granting universities (8.5 percent).* By region, public institutions in the Mid-Atlantic reported the highest average pension expenditures (9.5 percent), followed by public institutions in the Midwest (9.4 percent). By size, highest average pension expenditures were reported by large public institutions (8.7 percent) followed by medium public (8.4 percent) and small public (6.9 percent) institutions.

For insured pension plans, private institutions generally reported higher average expenditures than did public institutions. In many public institutions, an insured plan is an alternative or supplement to a public retirement system, so that total pension expenditures may be divided between the two plans.

Life and Health Expenditures. Health care costs generally constitute an institution's third largest retirement and insurance cost, following payments to pension plans and social security. Health insurance expenditures can include one or more of the following: basic hospital-surgical-medical plans, self-insured plans, major medical insurance, dental care, vision care, routine physical exams, and payments to Health Maintenance Organizations. Combined expenditures for life and health care plans are given for those institutions unable to provide the figures separately. Table 16, A-C, shows employer expenditures for life and health insurance.

For life insurance, average expenditures were 0.3 percent and for health insurance, 6.1 percent of payroll. The average expenditure reported by institutions combining life and health insurance payments was 4.9 percent. Of the total 634 survey respondents, 94 percent reported life insurance expenditures and 100 percent reported health insurance expenditures.

For health insurance, average expenditures by institutional category (public and private combined) ranged between 5.2 percent and 6.3 percent. By region, health insurance expenditures averaged between 2.1 percent in the Southwest and 7.8 percent in the West. By size of institution, the averages for health insurance were 5.4 percent at small institutions, 5.5 percent at medium, and 6.2 percent at large institutions.

*Employer contributions to public retirement systems may vary considerably, owing in part to widely different current and prior service cost assumptions and the extent, if any, of amortization of unfunded liabilities.

TABLE 15A

Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Institutional Category, Region, and Size

		INSTITUTIONAL CATEGORY (a)											
		RESEARCH AND DOCTORATE-GRANTING UNIVERSITIES			COMPREHENSIVE UNIVERSITIES AND COLLEGES			LIBERAL ARTS COLLEGES			PROFESSIONAL SCHOOLS		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (b) PENSION EXPENDITURES AND NUMBER OF INSTITUTIONS REPORTING													
PUBLIC RETIREMENT SYSTEMS	5.2 (142)	4.6 (52)	4.6 (52)	-	8.5 (79)	8.5 (79)	-	3.8 (5)	3.8 (5)	-	4.8 (6)	4.8 (6)	-
INSURED PENSION PLANS	4.7 (566)	4.7 (75)	4.4 (45)	5.6 (30)	4.7 (184)	4.1 (61)	5.2 (123)	5.9 (250)	3.4 (6)	5.9 (244)	4.0 (57)	4.2 (5)	3.9 (52)
NONINSURED PENSION PLANS	3.5 (75)	3.8 (17)	5.1 (5)	1.3 (12)	2.2 (21)	3.6 (2)	1.1 (19)	1.1 (30)	-	1.1 (30)	.9 (7)	-	.9 (7)
UNFUNDED PENSION PLANS	.7 (37)	.6 (11)	.8 (3)	.5 (8)	1.4 (9)	1.3 (5)	1.6 (4)	.6 (13)	-	.6 (13)	.5 (4)	-	.5 (4)
ALL PLANS COMBINED	8.0 (625)	8.2 (89)	8.5 (59)	6.5 (30)	8.8 (212)	10.3 (86)	5.4 (126)	6.0 (259)	6.5 (6)	6.0 (253)	5.3 (65)	7.3 (8)	4.3 (57)
TOTAL EMPLOYER PENSION EXPENDITURES AS PERCENT OF PAYROLL													
0%	9	-	-	-	1	1	-	4	1	3	4	-	4
0.1 - 1.9%	27	-	-	-	3	-	3	17	1	16	7	-	7
2.0 - 3.9%	139	-	-	-	38	-	38	79	-	79	22	-	22
4.0 - 5.9%	183	24	9	15	63	17	46	77	-	77	19	6	13
6.0 - 7.9%	131	27	16	11	45	20	25	50	1	49	9	-	9
8.0 - 9.9%	91	22	19	3	35	24	11	30	4	26	4	1	3
10% AND OVER	54	16	15	1	28	25	3	6	-	6	4	1	3
UNWEIGHTED AVERAGE (c)	5.9	7.7	8.5	6.2	6.6	8.7	5.2	5.1	6.2	5.1	4.5	6.1	4.3

(a) BASED ON 1987 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION. SEE P.45 FOR A DESCRIPTION OF CATEGORIES
(b) WEIGHTED AVERAGE: TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(c) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

TABLE 15B

Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Institutional Category, Region, and Size

	ALL INSTITUTIONS	REGION																	
		NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (a) PENSION EXPENDITURE AND NUMBER OF INSTITUTIONS REPORTING																			
PUBLIC RETIREMENT SYSTEMS	5.2 (142)	4.4 (5)	4.4 (5)	- -	4.9 (14)	4.9 (14)	- -	7.1 (50)	7.1 (50)	- -	6.1 (37)	6.1 (37)	- -	4.5 (17)	4.5 (17)	- -	3.7 (19)	3.7 (19)	- -
INSURED PENSION PLANS	4.7 (566)	5.9 (55)	5.7 (5)	6.0 (50)	5.0 (114)	4.5 (17)	5.6 (97)	3.1 (116)	2.5 (34)	5.0 (82)	6.2 (198)	6.5 (34)	5.4 (164)	3.9 (33)	3.9 (16)	4.4 (17)	4.3 (50)	3.6 (11)	5.7 (39)
NONINSURED PENSION PLANS	3.5 (75)	.2 (9)	- -	.2 (9)	.7 (20)	.1 (1)	.9 (19)	.6 (15)	.3 (2)	.8 (13)	3.5 (21)	5.2 (2)	.7 (19)	1.6 (3)	- -	1.6 (3)	5.7 (7)	5.9 (2)	4.1 (5)
UNFUNDED PENSION PLANS	.7 (37)	1.7 (3)	2.0 (2)	.5 (1)	.5 (12)	.6 (1)	.5 (11)	.9 (6)	.9 (2)	1.0 (4)	.9 (8)	- -	.9 (8)	1.4 (3)	1.4 (2)	1.5 (1)	.6 (5)	.8 (1)	.5 (4)
ALL PLANS COMBINED	8.0 (625)	6.7 (57)	9.3 (6)	6.0 (51)	8.0 (115)	9.5 (17)	6.2 (98)	8.0 (142)	8.8 (53)	5.3 (89)	8.6 (213)	9.4 (46)	5.5 (167)	7.4 (37)	7.8 (18)	5.1 (19)	7.9 (61)	7.9 (19)	7.8 (42)
TOTAL EMPLOYER PENSION EXPENDITURES AS PERCENT OF PAYROLL																			
0%	9	2	2	-	1	-	1	1	-	1	3	-	3	1	-	1	1	-	1
0.1 - 1.9%	27	6	-	6	4	1	3	5	-	5	10	-	10	-	-	-	2	-	2
2.0 - 3.9%	139	12	-	12	23	-	23	27	-	27	54	-	54	7	-	7	16	-	16
4.0 - 5.9%	183	17	1	16	38	1	37	39	10	29	66	12	54	10	6	4	13	2	11
6.0 - 7.9%	131	12	1	11	24	2	22	27	12	15	43	10	33	13	7	6	12	5	7
8.0 - 9.9%	91	7	2	5	15	5	10	27	18	9	30	14	16	7	5	2	5	4	1
10% AND OVER	54	3	-	1	11	8	3	17	13	4	10	10	-	-	-	-	13	8	5
UNWEIGHTED AVERAGE (b)	5.9	5.4	8.1	5.0	6.1	9.2	5.5	6.3	8.5	5.0	5.5	8.3	4.7	6.1	7.1	5.2	6.4	8.9	5.3

(a) WEIGHTED AVERAGE: TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

TABLE 15C

Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Institutional Category, Region, and Size

		SIZE								
		SMALL			MEDIUM			LARGE		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (a) PENSION EXPENDITURE AND NUMBER OF INSTITUTIONS REPORTING										
PUBLIC RETIREMENT SYSTEMS	5.2 (142)	3.5 (2)	3.5 (2)	- -	5.8 (37)	5.8 (37)	- -	5.2 (103)	5.2 (103)	- -
INSURED PENSION PLANS	4.7 (566)	4.3 (134)	8.1 (2)	4.3 (132)	5.4 (297)	4.0 (27)	5.6 (270)	4.6 (135)	4.4 (88)	5.5 (47)
NONINSURED PENSION PLANS	3.5 (75)	1.7 (16)	- -	1.7 (16)	1.7 (37)	- -	1.7 (37)	3.8 (22)	5.1 (7)	1.3 (15)
UNFUNDED PENSION PLANS	.7 (37)	.8 (7)	- -	.8 (7)	1.6 (14)	8.8 (1)	.5 (13)	.7 (16)	.8 (7)	.6 (9)
ALL PLANS COMBINED	8.0 (625)	4.7 (143)	6.9 (3)	4.7 (140)	6.3 (319)	8.4 (40)	5.7 (279)	8.3 (163)	8.7 (116)	6.3 (47)
TOTAL EMPLOYER PENSION EXPENDITURES AS PERCENT OF PAYROLL										
0%	9	7	1	6	1	-	1	1	1	-
0.1 - 1.9%	27	15	-	15	12	1	11	-	-	-
2.0 - 3.9%	139	54	-	54	79	-	79	6	-	6
4.0 - 5.9%	183	43	1	42	98	12	86	42	19	23
6.0 - 7.9%	131	17	-	17	73	7	66	41	30	11
8.0 - 9.9%	91	10	2	8	38	9	29	43	37	6
10% AND OVER	54	4	-	4	19	11	8	31	30	1
UNWEIGHTED AVERAGE (b)	5.9	4.4	5.5	4.4	5.7	8.4	5.3	7.7	8.5	5.8

(a) WEIGHTED AVERAGE: TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

TABLE 16A

Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Institutional Category, Region, and Size

		INSTITUTIONAL CATEGORY (a)											
		RESEARCH AND DOCTORATE-GRANTING UNIVERSITIES			COMPREHENSIVE UNIVERSITIES AND COLLEGES			LIBERAL ARTS COLLEGES			PROFESSIONAL SCHOOLS		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (b) LIFE AND HEALTH EXPENDITURES AND NUMBER OF INSTITUTIONS REPORTING													
LIFE INSURANCE	.3 (507)	.3 (75)	.3 (45)	.3 (30)	.4 (175)	.3 (60)	.4 (115)	.4 (209)	.1 (5)	.5 (204)	.4 (48)	.4 (5)	.4 (43)
HEALTH CARE	6.1 (545)	6.3 (77)	6.7 (47)	4.9 (30)	5.6 (183)	5.7 (67)	5.3 (116)	5.2 (230)	7.2 (6)	5.2 (224)	5.4 (55)	5.5 (6)	5.4 (49)
LIFE AND HEALTH CARE COMBINED (c)	4.9 (91)	4.9 (15)	5.0 (13)	1.1 (2)	5.5 (29)	5.5 (19)	5.8 (10)	5.1 (34)	-	5.1 (34)	4.3 (13)	3.4 (2)	5.9 (11)
TOTAL EMPLOYER LIFE AND HEALTH EXPENDITURES AS PERCENT OF PAYROLL													
0%	2	-	-	-	1	1	-	1	1	-	-	-	-
0.1 - 1.9%	22	4	2	2	6	3	3	8		8	4	-	4
2.0 - 3.9%	135	19	13	6	45	12	33	65	1	64	6	2	4
4.0 - 5.9%	224	33	20	13	71	31	40	95	-	95	25	3	22
6.0 - 7.9%	137	17	11	6	55	24	31	47	2	45	18	2	16
8.0 - 9.9%	71	11	8	3	23	12	11	28	3	25	9	-	9
10% AND OVER	43	5	5	-	12	4	8	19	-	19	7	1	6
UNWEIGHTED AVERAGE (d)	5.8	5.6	5.8	5.2	5.7	5.8	5.6	5.7	6.3	5.7	6.5	7.2	6.4

(a) BASED ON 1987 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION. SEE P.45 FOR A DESCRIPTION OF CATEGORIES
(b) WEIGHTED AVERAGE: TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(c) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY
(d) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

TABLE 16B

Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Institutional Category, Region, and Size

	ALL INSTITUTIONS	REGION																	
		NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (a) LIFE AND HEALTH EXPENDITURES AND NUMBER OF INSTITUTIONS REPORTING																			
LIFE INSURANCE	.3 (507)	.3 (44)	.1 (4)	.3 (40)	.5 (94)	.9 (8)	.4 (86)	.4 (99)	.4 (31)	.3 (68)	.4 (188)	.4 (43)	.4 (145)	.2 (31)	.2 (14)	.3 (17)	.2 (51)	.2 (15)	.3 (36)
HEALTH INSURANCE	6.1 (545)	6.0 (51)	7.6 (6)	5.5 (45)	6.7 (108)	8.2 (14)	5.4 (94)	4.3 (104)	4.3 (33)	4.4 (71)	6.4 (196)	6.8 (44)	4.8 (152)	2.1 (31)	1.6 (14)	4.6 (17)	7.8 (55)	8.1 (15)	4.9 (40)
LIFE AND HEALTH CARE COMBINED (b)	4.9 (91)	5.6 (8)	8.5 (1)	4.3 (7)	6.3 (11)	6.6 (2)	3.4 (9)	3.4 (39)	3.3 (21)	4.9 (18)	7.2 (20)	7.9 (2)	6.1 (18)	3.9 (6)	3.9 (4)	9.1 (2)	8.0 (7)	8.1 (4)	6.1 (3)
TOTAL EMPLOYER LIFE AND HEALTH EXPENDITURES AS PERCENT OF PAYROLL																			
0%	2	1	1	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-
0.1 - 1.9%	22	2	1	1	3	-	3	6	2	4	7	-	7	2	1	1	2	1	1
2.0 - 3.9%	135	6	-	6	12	1	11	48	16	32	51	4	47	9	4	5	9	3	6
4.0 - 5.9%	224	17	-	17	40	1	39	50	21	29	73	15	58	18	12	6	26	5	21
6.0 - 7.9%	137	20	2	18	35	9	26	27	12	15	44	13	31	3	1	2	8	2	6
8.0 - 9.9%	71	8	3	5	15	1	14	6	1	5	26	12	14	4	-	4	12	6	6
10% AND OVER	43	5	1	4	10	4	6	6	1	5	15	2	13	2	-	2	5	2	3
UNWEIGHTED AVERAGE (c)	5.8	6.6	8.0	6.4	6.4	7.1	6.3	5.0	5.0	5.0	5.8	6.6	5.5	5.2	4.3	6.0	6.1	6.5	5.9

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY
(c) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

TABLE 16C

Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Institutional Category, Region, and Size

	ALL INSTITUTIONS	SIZE								
		SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (a) LIFE AND HEALTH EXPENDITURES AND NUMBER OF INSTITUTIONS REPORTING										
LIFE INSURANCE	.3 (507)	.4 (108)	.1 (2)	.4 (106)	.4 (267)	.4 (26)	.4 (241)	.3 (132)	.3 (87)	.3 (45)
HEALTH INSURANCE	6.1 (545)	5.4 (123)	13.2 (3)	5.3 (120)	5.5 (281)	5.5 (27)	5.2 (254)	6.2 (141)	6.5 (96)	4.9 (45)
LIFE AND HEALTH CARE COMBINED (b)	4.9 (91)	6.4 (26)	-	6.4 (26)	4.8 (40)	4.5 (13)	5.1 (27)	4.9 (25)	5.0 (21)	2.5 (4)
TOTAL EMPLOYER LIFE AND HEALTH EXPENDITURES AS PERCENT OF PAYROLL										
0%	2	1	1	-	-	-	-	1	1	-
0.1 - 1.9%	22	8	-	8	7	1	6	7	4	3
2.0 - 3.9%	135	29	-	29	78	9	69	28	19	9
4.0 - 5.9%	224	49	-	49	115	10	105	60	44	16
6.0 - 7.9%	137	29	2	27	68	12	56	40	25	15
8.0 - 9.9%	71	18	-	18	33	7	26	20	16	4
10% AND OVER	43	16	1	15	19	1	18	8	8	-
UNWEIGHTED AVERAGE (c)	5.8	6.1	9.0	6.1	5.7	5.9	5.6	5.7	5.8	5.4

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY
(c) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS

PAYROLL DEDUCTIONS

All institutions responding to the survey reported some type of deduction from employees' pay toward the cost of benefits (Tables 17-20). After social security (628 institutions), the largest number of institutions reported deductions for required pension contributions (531 institutions), followed by deductions for health care (525) and for life insurance (311). As percent of payroll, largest deductions were reported for social security (5.9 percent) and required pension contributions (3.3 percent). For all institutions and for all benefits combined, average deductions were 10.5 percent of payroll or $3,044 per employee per year. Table 17 summarizes employee payroll deductions for all institutions. Tables 18-20 give payroll deduction data by institutional category, region, and size. Chart 5 illustrates average employee payroll deductions as dollars per employee per year by type of benefit.

By institutional category (Table 18), highest average employee payroll deductions were reported by public liberal arts colleges (13.5 percent for the seven institutions in this category), followed by public professional schools (12.7 percent) and private comprehensive universities and colleges and private liberal arts colleges (11.1 percent each). Lowest average payroll deductions were reported by public comprehensive universities and colleges (9.3 percent). Average total deductions as dollars per employee per year were: $3,217, professional schools; $3,139, research and doctorate-granting universities; $2,789, comprehensive universities and colleges; and $2,614, liberal arts colleges. The average deduction per employee for all institutions was $3,044.

By region (Table 19), payroll deductions ranged from a low of 7.8 percent (public institutions in the West) to a high of 14.8 percent (public institutions in the Southwest). Payroll deductions for required pension contributions ranged between 2.2 percent for private Southwest institutions and 5.2 percent for public institutions in New England. In viewing employee payroll deductions, it is important to keep in mind the relative levels of cost sharing they reflect between the employer and employee as well as the combined total spending levels for employee benefits.

By size (Table 20), average employee payroll deductions ranged between 9.6 percent for the four small public institutions to 12.7 percent for medium public institutions. As dollars per employee per year, average deductions ranged from $2,772 at small public institutions to $3,101 at large public colleges and universities.

Tables 21-23 summarize data on employee payroll deductions for pensions and life and health insurance. Considering all institutions, 84 percent of survey respondents reported employee deductions for pensions, averaging 3.3 percent of payroll for those institutions. Excluding institutional categories with a small number of respondents, required deductions for pensions ranged between 2.9 and 4.4 percent of payroll. For life or health insurance or both, 86 percent of respondents reported employee deductions averaging 1.8 percent of payroll, with a range from 1.0 to 1.9 percent of payroll (also excluding two small categories).

By region and size, highest average employee deductions as a percent of payroll were reported for pensions by public institutions in New England (5.2 percent) and by public medium-sized institutions (4.6 percent). Lowest average employee deductions for pensions were 2.2 percent—private Southwest institutions, and 2.5 percent—small public institutions. For life and/or health insurance, employee deductions as a percent of payroll ranged between 0.5 percent and 4.1 percent by region and between 1.4 percent and 1.8 percent by size.

TABLE 17

Average[a] Employee Payroll Deductions as Percent of Payroll and Dollars per Employee per Year by Type of Benefit

TYPE OF BENEFIT	INSTITUTIONS NUMBER	INSTITUTIONS PERCENT	AVERAGE EXPENDITURE AS PER CENT OF PAYROLL	AVERAGE EXPENDITURE AS DOLLARS PER EMPLOYEE PER YEAR
SOCIAL SECURITY	628	99.5	5.9	1715
REQUIRED PENSION EXPENDITURES	531	84.2	3.3	972
HEALTH CARE	525	83.2	1.5	438
LIFE INSURANCE	311	49.3	.4	103
LONG-TERM DISABILITY INSURANCE	181	28.7	.2	56
UNEMPLOYMENT COMPENSATION (b)	32	5.1	.2	46
STATE SICKNESS BENEFITS (b)	9	1.4	1.2	346
ALL BENEFITS COMBINED	631	100.0	10.5	3044

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES
(b) CERTAIN STATES ONLY

TABLE 18

Average[a] Employee Payroll Deductions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Institutional Category

		INSTITUTIONAL CATEGORY (b)											
		RESEARCH AND DOCTORATE-GRANTING UNIVERSITIES			COMPREHENSIVE UNIVERSITIES AND COLLEGES			LIBERAL ARTS COLLEGES			PROFESSIONAL SCHOOLS		
TYPE OF BENEFIT	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
SOCIAL SECURITY	5.9 (628)	5.6 (86)	5.5 (56)	6.5 (30)	6.2 (211)	5.9 (85)	7.0 (126)	7.3 (263)	7.2 (7)	7.3 (256)	7.2 (68)	6.6 (8)	7.5 (60)
REQUIRED PENSION CONTRIBUTIONS	3.3 (531)	3.3 (77)	3.3 (51)	3.1 (26)	3.8 (192)	4.4 (77)	2.9 (115)	3.0 (212)	3.3 (7)	3.0 (205)	3.6 (50)	4.2 (7)	3.2 (43)
HEALTH CARE	1.5 (525)	1.5 (82)	1.5 (53)	1.5 (29)	1.5 (177)	1.5 (74)	1.5 (103)	1.9 (216)	1.3 (4)	1.9 (212)	1.5 (50)	1.8 (7)	1.2 (43)
LIFE INSURANCE	.4 (311)	.4 (70)	.4 (50)	.3 (20)	.3 (119)	.3 (61)	.3 (58)	.2 (99)	.4 (7)	.2 (92)	.2 (23)	.3 (6)	.2 (17)
LONG-TERM DISABILITY INSURANCE	.2 (181)	.2 (41)	.2 (32)	.2 (9)	.1 (69)	.1 (41)	.2 (28)	.1 (52)	.2 (2)	.1 (50)	.1 (19)	.1 (3)	.1 (16)
UNEMPLOYMENT COMPENSATION (c)	.2 (32)	.1 (3)	* (1)	.3 (2)	.3 (16)	.4 (10)	.1 (6)	.3 (10)	* (1)	.3 (9)	.4 (3)	.4 (1)	.4 (2)
STATE SICKNESS BENEFITS (c)	1.2 (9)	.6 (1)	- -	.6 (1)	.6 (3)	.2 (1)	.6 (2)	5.9 (3)	10.7 (1)	.7 (2)	.3 (2)	- -	.3 (2)
ALL BENEFITS COMBINED	10.5 (631)	10.5 (87)	10.4 (57)	11.0 (30)	9.8 (213)	9.3 (87)	11.1 (126)	11.2 (263)	13.5 (7)	11.1 (256)	11.4 (68)	12.7 (8)	10.7 (60)
AVERAGE (a) DEDUCTIONS AS DOLLARS PER EMPLOYEE PER YEAR	3044 (631)	3139 (87)	3162 (57)	3050 (30)	2789 (213)	2802 (87)	2766 (126)	2614 (263)	2807 (7)	2608 (256)	3217 (68)	3055 (8)	3321 (60)

(a) WEIGHTED AVERAGE. TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) BASED ON 1987 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION. SEE P.45 FOR A DESCRIPTION OF CATEGORIES
(c) CERTAIN STATES ONLY

* LESS THAN 0.1 PERCENT

TABLE 19

Average[a] Employee Payroll Deductions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Region

TYPE OF BENEFIT	ALL INSTITUTIONS	REGION																	
		NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
SOCIAL SECURITY	5.9 (628)	6.6 (59)	5.8 (8)	6.9 (51)	6.6 (114)	6.3 (15)	6.7 (99)	5.9 (143)	5.6 (53)	7.0 (90)	6.0 (214)	5.8 (44)	6.6 (170)	7.5 (38)	7.2 (18)	8.6 (20)	4.7 (60)	4.5 (18)	6.6 (42)
REQUIRED PENSION CONTRIBUTIONS	3.3 (531)	3.1 (49)	5.2 (7)	2.4 (42)	3.2 (95)	3.6 (13)	3.0 (82)	3.4 (124)	3.5 (48)	3.1 (76)	3.8 (180)	3.8 (40)	3.6 (140)	3.0 (35)	3.1 (18)	2.2 (17)	3.0 (48)	3.0 (16)	3.1 (32)
HEALTH CARE	1.5 (525)	1.3 (52)	.3 (5)	1.5 (47)	1.2 (88)	1.3 (11)	1.1 (77)	2.1 (132)	2.2 (53)	1.9 (79)	1.3 (173)	1.1 (36)	2.1 (137)	3.5 (31)	3.7 (18)	2.1 (13)	.6 (49)	.5 (15)	1.4 (34)
LIFE INSURANCE	.4 (311)	.3 (26)	.3 (6)	.2 (20)	.3 (44)	.2 (9)	.3 (35)	.3 (82)	.3 (42)	.3 (40)	.3 (104)	.3 (37)	.3 (67)	.4 (21)	.5 (12)	.2 (9)	.5 (34)	.5 (18)	.2 (16)
LONG-TERM DISABILITY INSURANCE	.2 (181)	.2 (16)	.1 (2)	.2 (14)	.1 (20)	.1 (5)	.1 (15)	.2 (59)	.2 (39)	.3 (20)	.2 (51)	.2 (10)	.2 (41)	.3 (16)	.3 (11)	.1 (5)	.2 (19)	.2 (11)	.1 (8)
UNEMPLOYMENT COMPENSATION (b)	.2 (32)	- -	- -	- -	.1 (20)	.1 (5)	.2 (15)	.3 (12)	.4 (8)	.3 (4)	- -	- -	- -	- -	- -	- -	- -	- -	- -
STATE SICKNESS BENEFITS (b)	1.2 (9)	.4 (1)	- -	.4 (1)	3.7 (4)	7.3 (2)	.1 (2)	- -	- -	- -	- -	- -	- -	- -	- -	- -	.6 (4)	- -	.6 (4)
ALL BENEFITS COMBINED	10.5 (631)	10.7 (59)	11.2 (8)	10.5 (51)	10.6 (114)	11.4 (15)	10.2 (99)	11.6 (143)	11.6 (53)	11.6 (90)	10.6 (216)	10.2 (46)	11.9 (170)	14.4 (38)	14.8 (18)	12.8 (20)	8.1 (61)	7.8 (19)	11.0 (42)
AVERAGE (a) DEDUCTIONS AS DOLLARS PER EMPLOYEE PER YEAR	3044 (631)	3308 (59)	3729 (8)	3183 (51)	3033 (114)	3648 (15)	2754 (99)	3075 (143)	3100 (53)	2992 (90)	3035 (216)	3049 (46)	2991 (170)	3850 (38)	3802 (18)	4135 (20)	2660 (61)	2688 (19)	2490 (42)

(a) WEIGHTED AVERAGE: TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) CERTAIN STATES ONLY

• LESS THAN 0.1 PERCENT

TABLE 20

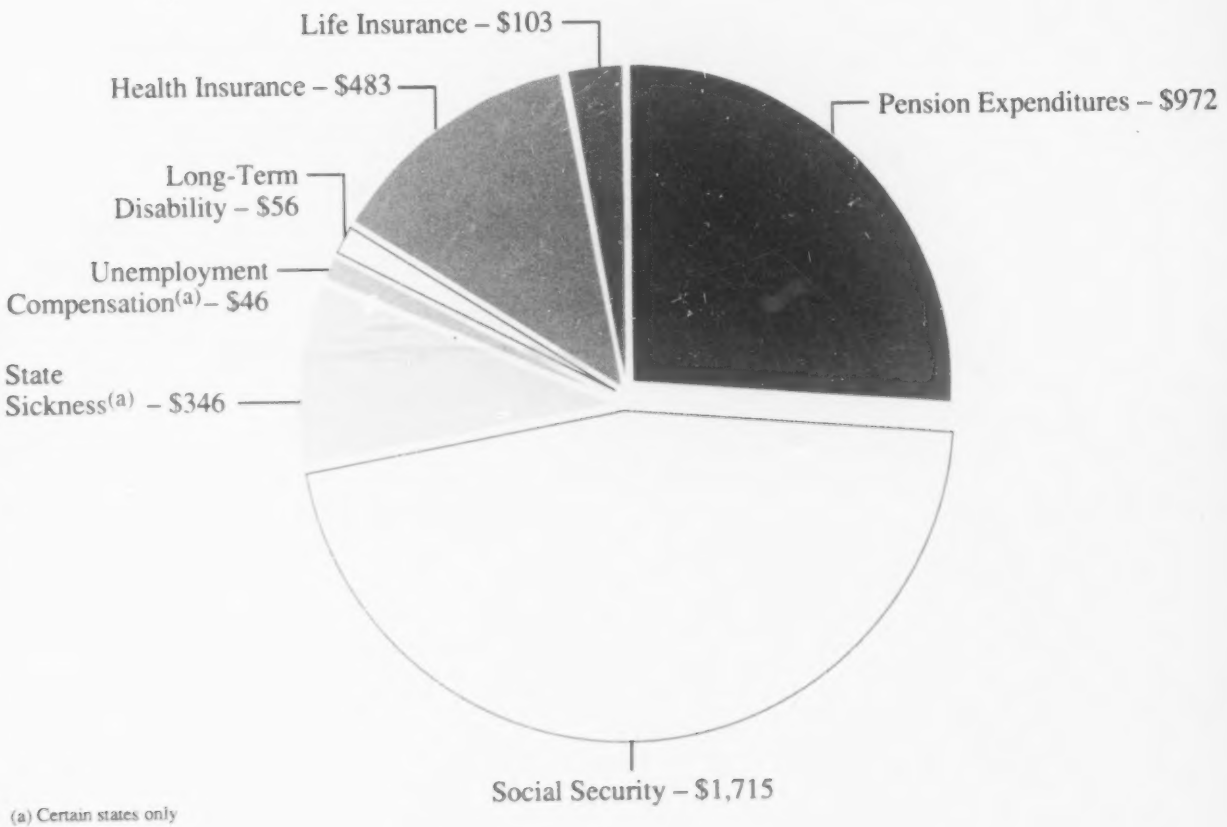
Average[a] Employee Payroll Deductions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Size

TYPE OF BENEFIT	ALL INSTITUTIONS	SIZE								
		SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
SOCIAL SECURITY	5.9 (628)	7.8 (149)	7.1 (4)	7.8 (145)	6.9 (319)	6.5 (39)	7.0 (280)	5.7 (160)	5.5 (113)	6.6 (47)
REQUIRED PENSION CONTRIBUTIONS	3.3 (531)	2.7 (113)	2.5 (3)	2.7 (110)	3.4 (275)	4.6 (37)	3.0 (238)	3.3 (143)	3.4 (102)	3.1 (41)
HEALTH CARE	1.5 (525)	1.6 (112)	.9 (3)	1.6 (109)	1.7 (269)	1.7 (33)	1.7 (236)	1.5 (144)	1.5 (102)	1.5 (42)
LIFE INSURANCE	.4 (311)	.2 (50)	.5 (3)	.2 (47)	.2 (142)	.3 (29)	.2 (113)	.4 (119)	.4 (92)	.3 (27)
LONG-TERM DISABILITY INSURANCE	.2 (181)	.1 (24)	- -	.1 (24)	.1 (87)	.1 (21)	.1 (66)	.2 (70)	.2 (57)	.2 (13)
UNEMPLOYMENT COMPENSATION (b)	.2 (32)	.8 (6)	- -	.8 (6)	.2 (17)	.3 (7)	.2 (10)	.1 (9)	.1 (6)	.2 (3)
STATE SICKNESS BENEFITS (b)	1.2 (9)	- -	- -	- -	2.1 (6)	10.7 (1)	.5 (5)	.6 (3)	.2 (1)	.6 (2)
ALL BENEFITS COMBINED	10.5 (631)	11.5 (149)	9.6 (4)	11.5 (145)	11.2 (320)	12.7 (40)	10.8 (280)	10.4 (162)	10.2 (115)	11.1 (47)
AVERAGE (a) DEDUCTIONS AS DOLLARS PER EMPLOYEE PER YEAR	3044 (631)	2948 (149)	2772 (4)	2951 (145)	2839 (320)	3072 (40)	2773 (280)	3082 (162)	3101 (115)	3006 (47)

(a) WEIGHTED AVERAGE. TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) CERTAIN STATES ONLY

CHART 5

Average Employee Payroll Deductions as Dollars per Employee per Year by Type of Benefit


Life Insurance – $103
Health Insurance – $483
Pension Expenditures – $972
Long-Term Disability – $56
Unemployment Compensation(a) – $46
State Sickness(a) – $346
Social Security – $1,715

(a) Certain states only

TABLE 21

Average[a] Employee Payroll Deductions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Institutional Category

		INSTITUTIONAL CATEGORY (b)											
		RESEARCH AND DOCTORATE-GRANTING UNIVERSITIES			COMPREHENSIVE UNIVERSITIES AND COLLEGES			LIBERAL ARTS COLLEGES			PROFESSIONAL SCHOOLS		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
REQUIRED PENSION CONTRIBUTIONS	3.3 (531)	3.3 (77)	3.3 (51)	3.1 (26)	3.8 (192)	4.4 (77)	2.9 (115)	3.0 (212)	3.3 (7)	3.0 (205)	3.6 (50)	4.2 (7)	3.2 (43)
LIFE AND/OR HEALTH INSURANCE	1.8 (547)	1.8 (86)	1.8 (56)	1.7 (30)	1.6 (184)	1.6 (77)	1.6 (107)	1.9 (225)	.9 (7)	1.9 (218)	1.4 (52)	2.0 (7)	1.0 (45)

(a) WEIGHTED AVERAGE: TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL
(b) BASED ON 1987 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION. SEE P.45 FOR A DESCRIPTION OF CATEGORIES

TABLE 22

Average[a] Employee Payroll Deductions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Region

		REGION																	
		NEW ENGLAND			MID-ATLANTIC			SOUTH			MIDWEST			SOUTHWEST			WEST		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
REQUIRED PENSION CONTRIBUTIONS	3.3 (531)	3.1 (49)	5.2 (7)	2.4 (42)	3.2 (95)	3.6 (13)	3.0 (82)	3.4 (124)	3.5 (48)	3.1 (76)	3.8 (180)	3.8 (40)	3.6 (140)	3.0 (35)	3.1 (18)	2.2 (17)	3.0 (48)	3.0 (16)	3.1 (32)
LIFE AND/OR HEALTH INSURANCE	1.8 (547)	1.4 (53)	.5 (6)	1.7 (47)	1.3 (91)	1.4 (11)	1.2 (80)	2.4 (135)	2.5 (53)	2.0 (82)	1.5 (182)	1.3 (41)	2.3 (141)	3.8 (32)	4.1 (18)	2.2 (14)	1.1 (54)	1.0 (18)	1.5 (36)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES

TABLE 23

Average[a] Employee Payroll Deductions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Size

	ALL INSTITUTIONS	SIZE								
		SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
REQUIRED PENSION CONTRIBUTIONS	3.3	2.7	2.5	2.7	3.4	4.6	3.0	3.3	3.4	3.1
	(531)	(113)	(3)	(110)	(275)	(37)	(238)	(143)	(102)	(41)
LIFE AND/OR HEALTH INSURANCE	1.8	1.7	1.4	1.7	1.7	1.8	1.6	1.8	1.8	1.7
	(547)	(116)	(3)	(113)	(281)	(37)	(244)	(150)	(107)	(43)

(a) WEIGHTED AVERAGE TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL

PAYROLL DATA

Total gross payroll in 1989 for all reporting institutions combined was $30.4 billion (Table 24). Average payroll amount per employee in 1989 was $29,345. Highest average payroll dollars per employee were reported by the following categories: private professional schools and public research and doctorate-granting universities; public institutions in the West and public institutions in New England; and large public and small public institutions. Lowest average payroll dollars per employee per year were reported by public liberal arts colleges, private institutions in the West, and medium public institutions.

TABLE 24

Payroll Data by Institutional Category, Region, and Size

	TOTAL GROSS PAYROLL (000)	AVERAGE (a) PAYROLL DOLLARS PER EMPLOYEE PER YEAR
TOTAL INSTITUTIONS	30,357,722	29,345
INSTITUTIONAL CATEGORY (b)		
RESEARCH AND DOCTORATE-GRANTING UNIVERSITIES	22,743,882	30,172
PUBLIC	18,807,300	30,736
PRIVATE	3,936,582	27,740
COMPREHENSIVE UNIVERSITIES AND COLLEGES	4,848,959	28,319
PUBLIC	3,317,981	30,160
PRIVATE	1,530,978	25,009
LIBERAL ARTS COLLEGES	1,563,985	23,336
PUBLIC	42,622	20,718
PRIVATE	1,521,363	23,419
PROFESSIONAL SCHOOLS	1,200,896	28,286
PUBLIC	398,080	23,972
PRIVATE	802,816	31,058
REGION		
NEW ENGLAND	1,164,061	30,938
PUBLIC	286,228	33,354
PRIVATE	877,833	30,224
MID-ATLANTIC	6,676,552	30,141
PUBLIC	3,687,818	33,274
PRIVATE	2,988,734	27,004
SOUTH	5,777,576	26,590
PUBLIC	4,481,127	26,800
PRIVATE	1,296,449	25,891
MIDWEST	7,319,624	28,731
PUBLIC	5,803,886	29,855
PRIVATE	1,515,738	25,110
SOUTHWEST	2,339,697	26,671
PUBLIC	1,933,490	25,728
PRIVATE	406,207	32,311
WEST	7,080,212	32,838
PUBLIC	6,373,434	34,563
PRIVATE	706,778	22,646
SIZE		
SMALL	728,335	25,658
PUBLIC	11,776	28,809
PRIVATE	716,559	25,612
MEDIUM	3,461,262	25,420
PUBLIC	730,973	24,276
PRIVATE	2,730,289	25,744
LARGE	26,168,125	30,079
PUBLIC	21,823,234	30,734
PRIVATE	4,344,891	27,171

(a) WEIGHTED AVERAGE: TOTAL GROSS PAYROLLS OF REPORTING INSTITUTIONS DIVIDED BY TOTAL NUMBER OF EMPLOYEES

(b) BASED ON 1987 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION. SEE P.45 FOR A DESCRIPTION OF CATEGORIES

NOTES ON THE SURVEY

Data contained in this report were obtained through a TIAA-CREF survey questionnaire covering employee retirement and insurance expenditures for fiscal or calendar year 1989. The survey universe includes all institutions in the United States meeting the following criteria, based on information supplied by the National Center for Education Statistics: provision of at least four years of higher education, degree granting, private-nonprofit or public, student enrollments of 500 or more. Institutions with two or more campuses or branches were treated as a system and asked to complete a single questionnaire for all institutional components (unless the institution specified a preference for individual responses).

Institutions were classified by type, based on the 1987 Carnegie classification, which includes all colleges and universities in the United States listed in the 1985-86 *Higher Education General Information Survey of Institutional Characteristics*. The Carnegie classification groups institutions into categories on the basis of the level of degree offered—ranging from prebaccalaureate to the doctorate—and the comprehensiveness of their missions.

The categories are as follows:

Research universities I: These institutions offer a full range of baccalaureate programs, are committed to graduate education through the doctorate degree, and give high priority to research. They receive annually at least $33.5 million in federal support for research and development[1] and award at least 50 Ph.D. degrees each year.[2]

Research universities II: These institutions offer a full range of baccalaureate programs, are committed to graduate education through the doctorate degree, and give high priority to research. They receive annually between $12.5 million and $33.5 million in federal support for research and development[1] and award at least 50 Ph.D. degrees each year.[2]

Doctorate-granting universities I: In addition to offering a full range of baccalaureate programs, the mission of these institutions includes a commitment to graduate education through the doctorate degree. They award at least 40 Ph.D. degrees annually in five or more academic disciplines.[2]

Doctorate-granting universities II: In addition to offering a full range of baccalaureate programs, the mission of these institutions includes a commitment to graduate education through the doctorate degree. They award annually 20 or more Ph.D. degrees in at least one discipline or 10 or more Ph.D. degrees in three or more disciplines.[2]

Comprehensive universities and colleges I: These institutions offer baccalaureate programs and, with few exceptions, graduate education through the master's degree. More than half of their baccalaureate degrees are awarded in two or more occupational or professional disciplines, such as engineering or business administration.[3] All of the institutions in this group enroll at least 2,500 full-time students.[4]

Comprehensive universities and colleges II: These institutions award more than half of their baccalaureate degrees in two or more occupational or professional disciplines, such as engineering or business administration, and many also offer graduate education through the master's degree.[3] All of the colleges and universities in this group enroll between 1,500 and 2,500 full-time students.[4]

Liberal arts colleges I: These highly selective institutions[5] are primarily undergraduate colleges that award more than half of their baccalaureate degrees in arts and science fields.[3]

Liberal arts colleges II: These institutions are primarily undergraduate colleges that are less selective[5] and award more than half their degrees in liberal arts fields.[3] This category also includes a group of colleges that award *less* than half of their degrees in liberal arts fields but, with fewer than 1,500 students, are too small to be considered comprehensive.

Professional schools and other specialized institutions: These institutions offer degrees ranging from the bachelor's to the doctorate. At least 50 percent of the degrees awarded by these institutions[2] are in a single specialized field.

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[1] The years used in calculating average federal support for research and development were 1983, 1984, and 1985.

[2] The academic year for determining the number of degrees awarded by institutions was 1983-84.

[3] The liberal arts disciplines include area studies, biological science, the fine arts, foreign languages, letters, mathematics, physical sciences, psychology, the social sciences, and interdisciplinary studies. Occupational/preprofessional disciplines include agriculture, the natural sciences, architecture, and environmental design, business and management, communications, computer and information science, education, engineering, the health professions, home economics, law, library science, public affairs, and theology.

[4] The years used for calculating average student enrollment were 1982, 1983, and 1984.

[5] An index developed by Alexander W. Astin at the University of California at Los Angeles is used to determine the selectivity of liberal arts colleges.

Specialized institutions include: theological seminaries, Bible colleges, and other institutions offering degrees in religion; medical schools and medical centers; other separate health profession schools; schools of law; schools of engineering and technology; schools of business and management; schools of art, music, and design; teachers colleges; and corporate colleges and universities.

To provide comparative data on a geographic basis, institutions were grouped by region: New England, Mid-Atlantic, South, Midwest, Southwest, and West. The regions, based on classifications supplied by the National Data Service for Higher Education, include the following states:

New England	*Mid-Atlantic*	*South*
Connecticut	Delaware	Alabama
Maine	District of Columbia	Florida
Massachusetts	Maryland	Georgia
New Hampshire	New Jersey	Kentucky
Rhode Island	New York	Louisiana
Vermont	Pennsylvania	Mississippi
		North Carolina
		South Carolina
		Tennessee
		Virginia
		West Virginia

Midwest	*Southwest*	*West*
Illinois	Arkansas	Alaska
Indiana	New Mexico	Arizona
Iowa	Oklahoma	California
Kansas	Texas	Colorado
Michigan		Hawaii
Minnesota		Idaho
Missouri		Montana
Nebraska		Nevada
North Dakota		Oregon
Ohio		Utah
South Dakota		Washington
Wisconsin		Wyoming

The survey data also provide a measure of how employer retirement and insurance expenditures differ among institutions of varying size, based on total student enrollment in the fall of 1988, as reported by the National Center for Education Statistics. Three degrees of size are compared: small — 500 to 1,000 students; medium — 1,000 to 5,000 students; and large — over 5,000 students. (Institutions with enrollments under 500 are not included in the survey.)

In January, 1990, 1,274 questionnaires were mailed to individual campuses and systems. As of the May 25 cutoff date, 634 questionnaires had been returned, a 50 percent response rate. Table 25 shows by control the survey response according to category, region, and size. The rate of response was highest for public research and doctorate-granting institutions, private institutions in the Midwest, and small public institutions.

The calculation of average expenditures for each benefit category reflects only the actual responses for that category. In the tables, the printed base counts shown in parentheses for each entry indicate the number of institutions that responded for a particular item. Totals for each benefit section (e.g., Legally Mandated Expenditures, Pension Plan Expenditures) include all institutions that responded to one or more items within that section.

The report provides average expenditures as percent of total gross payroll and as dollars per employee per year calculated under two methods. The weighted average is calculated from the total benefit expenditures of all reporting institutions for a given category divided by the total gross payroll or total number of employees for all such institutions. The weighted average takes into account size of payroll or number of employees and thus incorporates a measure of educational expenditures commensurate with institutional size. The unweighted average reflects the percent of payroll or dollar figure calculated individually for each institution, summed and divided by the number of reporting institutions. The unweighted average gives equal weight to each institution's response regardless of the size of its payroll or the number of its employees. The total number of employees in the calculation is determined as an average for the fiscal or calendar year in question. The figure is calculated by adding the reported full-time employees and the full-time equivalent of part-time employees at the beginning of the year to the comparable figure reported for the end of the year and dividing by two.

An institution may specifically compare its own retirement and insurance benefit expenditures with those reported in this study by filling out the questionnaire (printed at the end of this booklet) and by dividing each item to be compared by (1) total gross payroll and/or by (2) the average number of full-time equivalent employees (full-time employees plus the full-time equivalent of part-time employees) during the fiscal or calendar year 1989. The average employee figure for the year (denominator) is calculated as described in the preceding paragraph.

TABLE 25

Distribution of Responding Institutions by Type, Region, and Size, and by Control

	QUESTIONNAIRES MAILED	QUESTIONNAIRES RECEIVED	% OF TOTAL MAILED
TOTAL INSTITUTIONS	1274	634	50
INSTITUTIONAL CATEGORY (a)			
RESEARCH AND DOCTORATE-GRANTING UNIVERSITIES	180	89	49
PUBLIC	105	59	56
PRIVATE	75	30	40
COMPREHENSIVE UNIVERSITIES AND COLLEGES	436	213	49
PUBLIC	190	87	46
PRIVATE	246	126	51
LIBERAL ARTS COLLEGES	483	261	54
PUBLIC	17	7	41
PRIVATE	466	256	55
PROFESSIONAL SCHOOLS	175	69	39
PUBLIC	16	8	50
PRIVATE	159	61	38
REGION			
NEW ENGLAND	110	59	54
PUBLIC	15	8	53
PRIVATE	95	51	54
MID-ATLANTIC	251	116	46
PUBLIC	45	17	38
PRIVATE	206	99	48
SOUTH	293	143	49
PUBLIC	103	53	51
PRIVATE	190	90	47
MIDWEST	374	216	58
PUBLIC	83	46	55
PRIVATE	291	170	58
SOUTHWEST	103	38	37
PUBLIC	47	18	38
PRIVATE	56	20	36
WEST	143	62	43
PUBLIC	35	19	54
PRIVATE	108	43	40
SIZE			
SMALL	292	150	51
PUBLIC	7	4	57
PRIVATE	285	146	51
MEDIUM	650	320	49
PUBLIC	95	40	42
PRIVATE	555	280	50
LARGE	332	164	49
PUBLIC	240	117	52
PRIVATE		47	44

(a) BASED ON 1987 CARNEGIE CLASSIFICATION OF HIGHER EDUCATION. SEE P.45 FOR A DESCRIPTION OF CATEGORIES

Teachers Insurance and Annuity Association
College Retirement Equities Fund
External Affairs
Policyholder and Institutional Research

This survey is confidential. *Only persons handling the research will see the responses of individual institutions. Data will be published in analytical form related to institutional classification, control, region and size.*

1990 EMPLOYEE RETIREMENT AND INSURANCE BENEFITS COST SURVEY

This survey, the seventh in a biennial series, covers expenditures for retirement and insurance benefits for the fiscal or calendar year ending in 1989. The survey collects and publishes up-to-date payroll-related data on the amounts paid by colleges and universities for these benefits. No other survey provides this kind of data for higher education.

Data derived from the employee benefits cost survey is tabulated using categories established by the Carnegie Classification of Higher Education. The Carnegie Classification is a widely recognized system which categorizes institutions on the basis of the level of degree offered and the scope and complexity of an institution's research and education program. The Carnegie Classification system permits colleges and universities to compare their own benefits expenditures with those of closely matched institutions.

Your participation in the survey is greatly appreciated. If someone other than yourself could better complete the questionnaire we would appreciate your redirecting it. A response from each institution is vitally important to ensuring an accurate picture of current costs for retirement and insurance benefits.

Each participating college and university will receive a copy of the published report.

EMPLOYEE RETIREMENT AND INSURANCE BENEFITS COST SURVEY

Instructions for completing the survey are given on the back page of the questionnaire.

Please give actual data or best estimate.

Retirement and Insurance Benefits

TOTAL FOR FISCAL OR CALENDAR YEAR ENDING IN 1989 (OMIT CENTS)

A. Total Gross Payroll . . . . . $ 107

B. Expenditures for Legally-Mandated Programs (employer's share only)

1. Social Security (FICA tax) 17
2. Unemployment Compensation 26
3. Workers' Compensation 35

Legally-Mandated Total $ 44

C. Pension Plan Expenditures (employer's share only)

1. Payments to public retirement systems (institutional contributions and any payments by state or local government on behalf of the institution) 53
2. Payments (premiums) to insured pension plans (including TIAA-CREF and other insured retirement plans) 62
3. Payments to private noninsured self-administered or trusteed pension plans 208
4. Supplementary or other payments under unfunded pension programs 17

Pension Plan Total $ 26

D. Other Benefit Plan Expenditures (employer's share only)

1. Life insurance plans 35
2. Health care plans 44

   Check the following if included in your health care plan:
   ☐ Dental Care ☐ Vision Care ☐ Routine physical exams
3. Life and health care plans combined (for institutions unable to provide these figures separately) 53
4. Travel accident insurance 62
5. Long-term disability income insurance 308

Other Benefit Plan Total $ 17

E. Employee Payroll Deductions

1. Social Security (FICA tax) 326
2. *Regular* pension and annuity plan contributions (under either salary deduction or salary reduction agreements). *Do not include voluntary extra contributions under salary-reduction agreements* 35
3. Life insurance plans 44
4. Health care plans 53
5. Long-term disability income insurance 62
6. Unemployment Compensation (in states requiring an employee contribution) 408
7. Cash sickness benefits insurance tax (certain states only) 17

Employee Deductions Total $ 26

F. Number of 1989 Employees

	Total Full-time Employees	Total Part-time Employees	Total
1. No. of employees at start of year	435–40	41–45	46–51
2. No. of employees at end of year	52–57	58–62	63–68

Remarks:

Please return the completed questionnaire in the enclosed postage-paid envelope to:

Policyholder and Institutional Research
TIAA-CREF
730 Third Avenue
New York, NY 10017

_____
(Name of Respondent—Please Print)

_____
(Title)

If you have any questions regarding the survey, please call us at:
1 800 842-2733 Ext. 2631

( ) 71–73 74–76 – 77–80
_____
(Area Code and Telephone Number)

INSTRUCTIONS

Expenditures for Fiscal or Calendar Year Ending in 1989

A. Total Gross Payroll. Include all wages and salaries paid in the fiscal or calendar year ending in 1989 to all hourly and salaried employees in all employee categories, full-time and part-time, excluding student employees.

B. Expenditures for Legally-Mandated Programs. Include all employer-paid Social Security taxes and employer payments (insured, self-insured, or direct payments) for Unemployment Compensation and Workers' Compensation.

C. Pension Plan Expenditures. Institutions whose employees are covered under public retirement system(s) (state or local) should include both institutional contributions to a public system and any payments made by the state or local government on behalf of the institution's employees. In some instances it may be necessary to estimate contributions to a public retirement system by multiplying the payroll of covered employees by an average percentage contribution rate, a figure that can be supplied by the retirement system.

Do not include *extra* contributions for tax-sheltered annuities under salary-reduction agreements.

D. Other Benefit Plan Expenditures. Report net payments for the insurance coverages in this section after deducting any dividends or credits returned to the employer by the insurer, or expected to be returned based on experience during the reporting year.

Include under group life insurance any premiums for accidental death and dismemberment insurance (AD&D) coverage.

THIS SURVEY IS CONFIDENTIAL
Identity of individual institutions will not be disclosed. Data furnished will be published only in the form of totals for groups of institutions. Only persons handling the research will see your report.

Health care plans include insured or prepaid basic hospital-surgical-medical, major medical, comprehensive, payments to Health Maintenance Organizations, dental plans, vision-care plans, and self-insured health care plans.

Enter *combined* life and health expenditures only if you are unable to list these two expenditure categories separately.

Payments for long-term disability income insurance should include both insured and self-insured plans, but not the cost of disability benefits provided as part of a pension plan, as under many public retirement systems.

E. Employee Payroll Deductions. For the items in this section, report deductions from employee pay, that is, the employee's own payments towards the listed benefit items.

For employee pension contributions, include only regular employee contributions (whether paid by deduction or under salary reduction agreements). *Do not include voluntary extra contributions.*

For life, health, and disability plan deductions, please include both regular and optional contributions made by employees.

F. Number of 1989 Employees. Report the number of full-time employees and the number of part-time employees (excluding student employees) at the beginning and end of the fiscal or calendar year ending in 1989.

Approximate or Incomplete Data. If you are unable to give exact data, please give estimates. If you are unable to break down the data items as requested in the questionnaire, note next to the entered item that it includes expenditures in another category.

Institutions Covered. If your data include other branches or campuses than indicated on the mailing label, please attach a list of these institutions.

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Teachers Insurance and Annuity Association
College Retirement Equities Fund

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